65TH ANNUAL REPORT

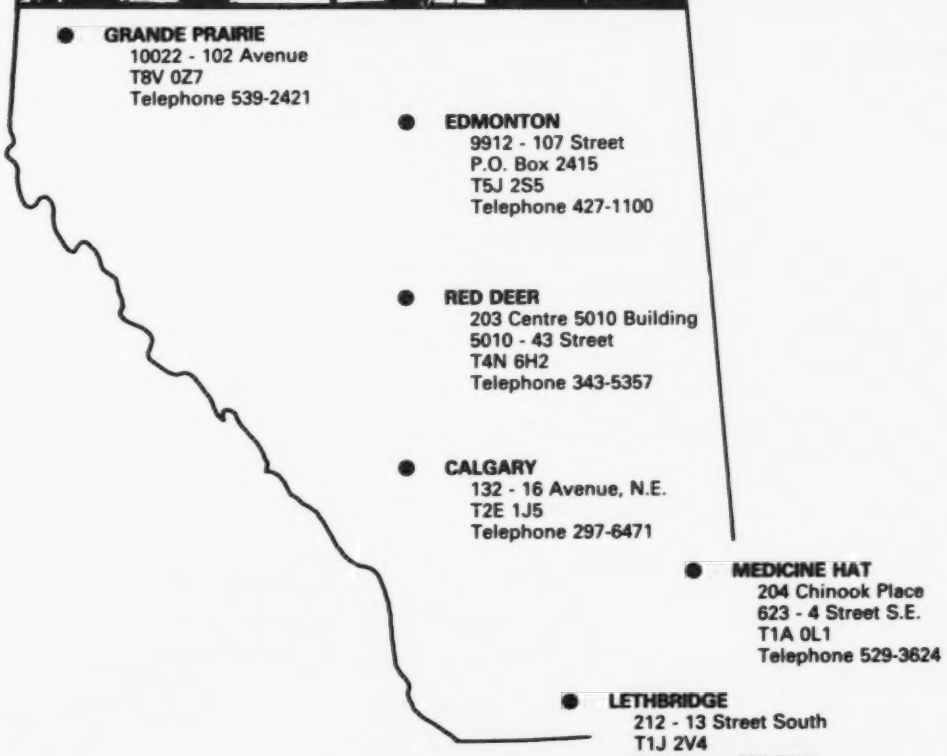
OF

THE WORKERS' COMPENSATION BOARD – ALBERTA

FOR THE

YEAR ENDED DECEMBER 31, 1982

The Workers' Compensation Board Central Office Building located at 9912 - 107 Street, Edmonton, Alberta.



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Roy H. Jamha, Chairman

Formerly a Labour Relations Consultant and member of the Alberta Board of Industrial Relations, Mr. Jamha assumed the Chairmanship of the Board on January 1, 1973. He is a past president of the Alberta Federation of Labour, and representative of the Oil, Chemical and Atomic Workers Union.

Dr. A.E. (Bert) Hohol, Vice-Chairman

Dr. Hohol was appointed as Vice-Chairman of the Board on March 1, 1982. Prior to this, he served as a Board Member from May 1, 1979. Formerly an educator and administrator in the Alberta Public School system, Dr. Hohol also served as an MLA and held the portfolios of Manpower and Labour, and Advanced Education and Manpower in the Alberta Government.

Peter Kolba, Member

Appointed to the Board in 1974, Mr. Kolba brings to his position a deep understanding of the problems of disabled workers. Prior to his appointment he was Secretary-Treasurer of the Alberta Federation of Labour, as well as the full-time Alberta representative of the Canadian Food and Allied Workers.

Morris Bahry, Member

The appointment of Mr. Bahry to the Board became effective March 1, 1982. Mr. Bahry brings to his position a background of wide experience in business and light industry. He is a member of the Edmonton Chamber of Commerce, and a past member of the Red Deer Chamber of Commerce and the Vancouver Board of Trade.

To the Lieutenant Governor in Council,
Province of Alberta,
Edmonton, Alberta.

In accordance with Section 87, subsection (2) of The Workers' Compensation Act, the Workers' Compensation Board is pleased to present its Annual Report for the year ended December 31, 1982.

THE BOARD

Early in the year, the structure of the Board was altered, as a result of recommendations made by the Minister Responsible for Workers' Health, Safety and Compensation.

Dr. A. E. (Bert) Hohol was appointed Vice-Chairman of the Board, and the number of Board Members was increased by the addition of Mr. M. E. (Morris) Bahry, both appointments taking effect from March 1, 1982.

The purpose of these appointments was to provide additional administrative support to the Chairman and, by increasing the membership of the Board, enable the handling of appeals to be dealt with more effectively.

Mr. Bahry brought to the Board a background of wide experience in business, and light industry, which proved invaluable to its deliberations.

As a further step towards improving the appeal process the position of Appeals Registrar was created. This function was to be responsible for ensuring all documentation was in order prior to examination by the Board; contacting workers and employers for clarification of information; and to process appeals as expeditiously as possible.

WORKERS' COMPENSATION LEGISLATION

No new legislation was enacted during 1982 but changes assented to in the previous year became effective on January 1, 1982.

The most significant of these were:

— the ceiling of maximum assessable earnings increased to $40,000.00;
— the method of calculating compensation was changed to 90 percent of net take home pay, based on maximum assessable earnings;
— payment of full wages for the day of the accident to be made by the employer;
— an increase in clothing allowance to $200.00 per year;
— pre-burial expenses to widows/widowers increased to $1,100.00. Funeral allowance was increased to $1,350.00 and transportation expenses also increased to $450.00;
— modifications to the system of pension payments to dependent spouses;
— payments of basic medical costs processed through Alberta Health Care;
— elimination of the need to report accidents where no time lost from work was involved;
— supplementary payments for enhanced disability related to an aggravation of a pre-existing condition.

CLAIMS

1982 was a positive year for the Department with the reorganization along functional lines essentially completed.

File availability was improved considerably, due to computerized control systems, thus virtually eliminating the time consuming delays of the past.

Payments of compensation both in the issuing of the first cheque and in continuing payments were greatly enhanced in terms of promptness, and significant gains were made in improved service and overall efficiency.

The 1981 Act saw changes in the procedures for the payment of medical costs, which were transferred to the Alberta Health Care Insurance Division of Government. Many difficulties were experienced on the part of the Medical and healing professions as a result of this change. At year-end these had not been resolved.

The future outlook of the Department remained optimistic with the focus being concentrated on quality adjudication, continuing improvement of work methods, and service levels in general.

Statistical Information

Accidents reported for the ten-year period 1973 – 1982 inclusive were as follows:

Year	Accidents Reported	Total Fatals Accepted
1973	79,895	122
1974	90,707	141
1975	92,412	124
1976	105,836	125
1977	109,131	141
1978	122,222	138
1979	142,219	156
1980	150,703	169
1981	156,099	161
*1982	74,349	169

* Note: 1982 was the first year when there was no requirement to report "No Lost Time" accidents to the Workers' Compensation Board. Please see the Summary of Claims Administered Statement on page 14 for comparative figures with 1981.

DISABILITY EVALUATION

During 1982, the number of cases considered by the Committee rose by 11.0% over 1981 to 1,147 (1981 – 1,031). New awards totalled 453 and a further 91 were increased.

Due to changes in the Act, and the broadening of Board policies in such areas as back injuries and chest conditions, the number of recipients of benefits attributable to wage loss supplements and pre-existing condition supplements, continued to grow.

CLAIMS ADVISOR SERVICE

In consultation with the Regional Office staff, efforts were made to have more routine enquiries dealt with locally at the time raised, rather than being held for a special visit by the Advisors.

This appeared to be working successfully and enabled more time to be spent on complex issues, and in representing workers in appealing their cases before either the Claims Services Review Committee, or the Board itself.

Statistically, 71 out-of-town trips were made and 595 interviews conducted. This was a small decline from 1981 when 79 trips to the regions resulted in 616 interviews. There was a considerable increase in the number of calls and personal enquiries to the Central Office requiring advisory service, an aspect which is being examined as part of a total review of counselling services.

CLAIMS APPEALS

Significant increases in the volumes of appeals were experienced during the year by the Claims Services Review Committee. It is anticipated this degree of activity will level off during 1983.

It is believed one contributory factor to the increase lay in the economic situation of the Province which led to many old claims being reopened, and subsequently appealed.

Employer appeals also increased by 141% during the year indicating a growing awareness of compensation costs on the part of employers.

The improved payment systems in the Claims Department resulted in complaints about this function virtually disappearing, and it is worth noting there have been no appeals regarding compensation rates relative to the formula used to provide the 90% of net calculation.

New Appeals Received During Year

1980	1981	1982
505	650	1,045

Decisions Reached During Year

298	584	1,060

Appeals Outstanding at December 31

120	186	171

Hearings were held throughout the Province, at centres where the Board has offices, and totalled 769 during the year, compared to 410 in 1981.

APPEALS TO THE BOARD

The Board itself reviewed over 600 Claims, Assessment, Rehabilitation and Legal files.

Over 80 appeal hearings were conducted in Edmonton, Calgary and Lethbridge with both workers and employers.

MEDICAL

Dr. Ronald M. Dufresne D.I.H.(Eng), C.S.P.Q., D.A.B. PREV.MED. (OCC.MED), F.A.C.P.M., joined the Board in May 1982, following the retirement of the former Director of Medical Services, Dr. W. F. Hall, F.R.C.S.

Dr. Dufresne has a background of occupational medical health service in industry, notably as Regional Medical Officer for Canadian National Railways, Air Canada and VIA Rail which will prove invaluable in his work with the Board.

Reorganization of Medical Services was commenced with the main objective to improve the quality of those services, and to more clearly define the role of the various medical functions.

A Medical Review Committee was created with the aim of reducing the number of procedures to be followed, and improve the quality of medical decisions, particularly in more complex claims.

Medical Examinations	1981	1982
Edmonton Office	3,640	5,418
Calgary Office	2,546	2,512
	6,186	7,930
Total Medical Boards Edmonton and Calgary	110	169

Note: Medical examinations are conducted by Workers' Compensation Board Medical Staff. Medical Boards are conducted by outside consultants whenever the need arises. A further 155 claims were evaluated by the external Chest Board.

REHABILITATION CENTRE

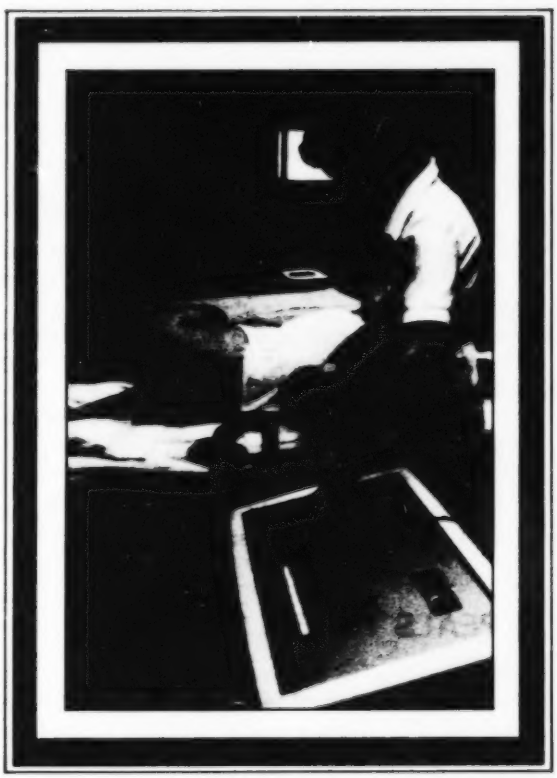
Special programs continued to be developed during the year designed to enhance the successful rehabilitation of workers experiencing particular work related difficulties.

Many of these programs incorporated special vocational and occupational therapy assessments, working in close liaison with staff of the Vocational Rehabilitation, Medical and Psychology Departments.

A program of modest renovation to the original buildings of the Centre was carried out including the relocation of the Prosthetics Department and Vocational Rehabilitation staff to more suitable areas.

Individual visitors and interested groups continued to pay visits to the Centre and members of the media were provided with material and explanatory tours which resulted in radio, T.V. and newspaper coverage on the work of rehabilitation.

Discussions were held with two Government Departments which had expressed interest in placing clients in the Centre for specialized treatment, and it was expected the first of such cases would be admitted early in 1983.



A total of 2,520 patients were admitted to the Centre during the year. This figure included 472 readmissions, a considerable increase over previous years.

The daily attendance rose from an average of 250 in prior years, to an average of 309 for 1982. This number placed quite a strain on the capacity of the facilities, and on the workload of the staff.

Part of the daily increase was attributable to an increase in the length of stay which rose to an average of 42 days, from a previous average of 32 days.

Injury Treated by Area of Body	
Lower backs	41.2%
Upper backs	10.5%
Upper extremities	23.0%
Lower extremities	21.0%
Head injuries	2.0%
Major amputations	1.0%
Other	1.3%

Geographical Distribution of Source of Patients	
Edmonton and District	55.0%
Calgary and District	16.0%
Other Alberta Locations	27.0%
Out-of-Province	2.0%

VOCATIONAL REHABILITATION

There was a significant increase in requests for vocational rehabilitation service during 1982 – 12,213, compared to 8,713 in 1981. A jump of 40.0%. Part of the increase was due to the general economic situation throughout the province, which resulted in the reopening of many old cases of individuals who were disabled, and out of work.

A comparable increase in the number of cases in which service was completed during the year was achieved – 9,227 compared to 6,294 in 1981. However, there was also an increase in the active caseload at year end – 2,986 at December 31, 1982, in comparison to 2,419 at the same date in 1981.

The work of Rehabilitation Assistants was expanded and enhanced, resulting in increased primary contact with injured workers by the Assistants, and more accurate, objective referrals of the difficult hard-core cases to Rehabilitation Counsellors.

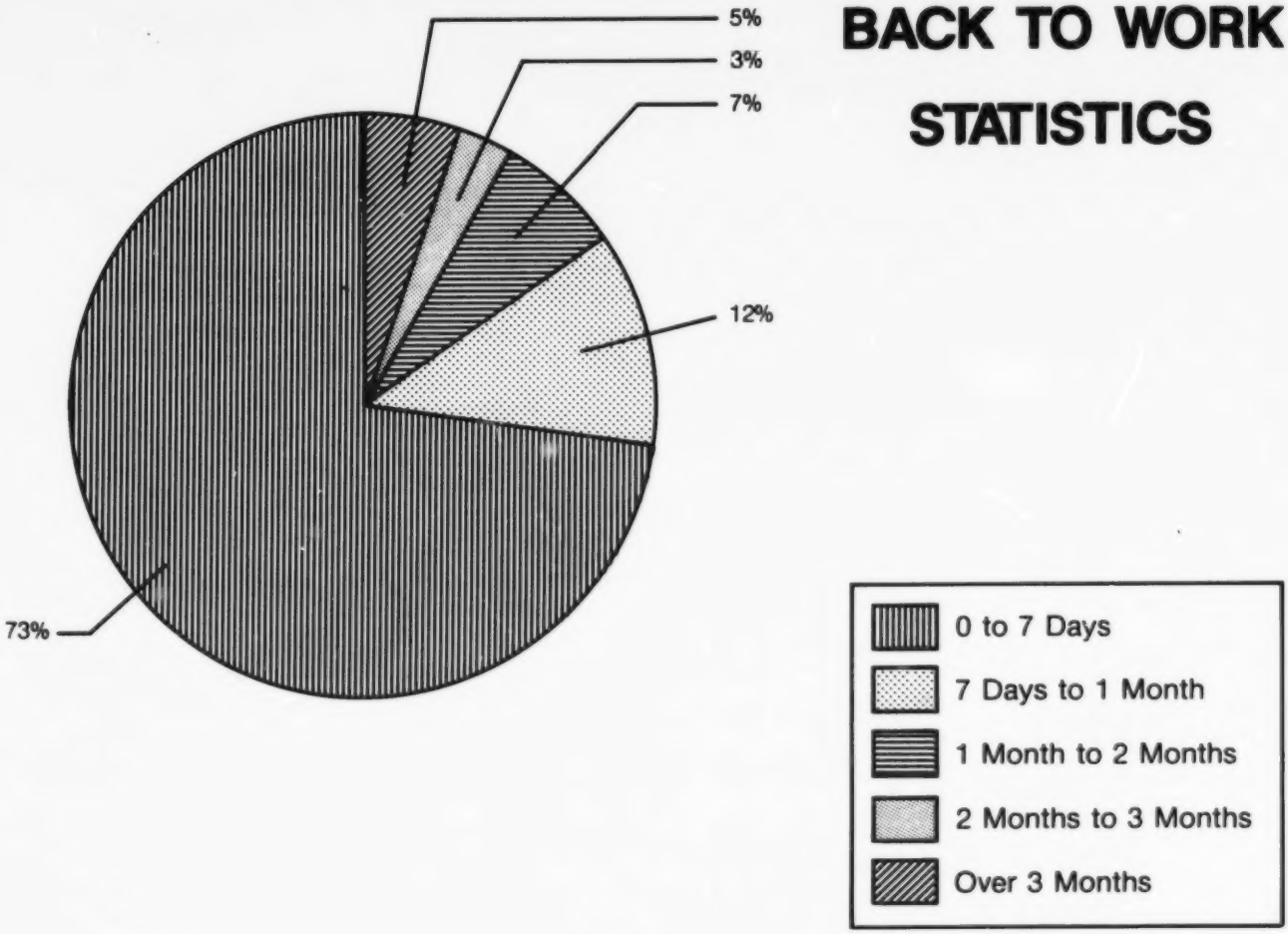
Fewer cases were returned to work during the year and, on average, it took longer to achieve that result. Again, the prevailing economic conditions contributed to this facet of rehabilitation.

Back to Work Statistics

	1981		1982	
0 – 7 days	1,711	76.0%	1,329	72.0%
7 days to 1 month	269	12.0%	225	12.0%
1 month to 2 months	109	5.0%	134	7.0%
2 months to 3 months	42	2.0%	52	3.0%
Over 3 months	83	4.0%	94	5.0%
Reopened and not evaluated	30	1.0%	11	1.0%
	2,244		1,845	

433 workers were sponsored for special vocational programs, of these, 70 were continuing from previous programs and a further 363 were assisted for the first time. 141 workers were still actively pursuing special programs at year end.

BACK TO WORK STATISTICS



PER CENT

Programs Sponsored by Vocational Rehabilitation

	Completed		Continuing		Total	
	1981	1982	1981	1982	1981	1982
University	(9)	8	(5)	9	(14)	17
College or Technical Institute	(50)	63	(35)	62	(85)	125
Academic Upgrading	(12)	25	(16)	28	(28)	53
Training-on-the-job	(39)	55	(6)	21	(45)	76
Work Assessment	(71)	86	(2)	9	(73)	95
Other	(50)	55	(6)	12	(56)	67
	(231)	292	(70)	141	(301)	433

Colin Kelly was paralyzed from the neck down as a result of an automobile accident at work in 1978. With assistance from the Vocational Rehabilitation Department, Colin is presently employed by the City of Edmonton as a Computer Programmer.

In terms of financial support, the Department expended nearly $2.1 million, the main areas of expenditure being:

Re-employment assistance		$833,000.
Training allowances		539,000.
Training-on-the-job		126,000.
Paraplegics and Amputees:		
–residential modifications	$55,000.	
–residential lifts	17,000.	
-vehicle modifications	48,000.	120,000.
Rehabilitation grants		119,000.
Tuition fees, books and supplies		98,000.
Interim Program allowances		91,000.
Work Assessment		59,000.
Subsistence allowances		57,000.

ASSESSMENT

For the second year in succession, the number of employers registered with the Board showed a small decline as at December 31, 1982. This decline can be accounted for by two factors: The downturn in the economy in Alberta in 1982, and the Act change effective January 1982, which resulted in a number of accounts for independent operators being closed effective December 31, 1981. The following table indicates the number of employers registered with the Board during the ten year period 1973 to 1982 inclusive:

Year	Number of Employers Registered	Number of Class Accounts	Assessable Payroll (000's)
1973	26,611	28,886	$ 2,496,083
1974	29,827	32,188	3,338,806
1975	32,697	35,284	4,410,951
1976	38,641	41,215	5,528,638
1977	44,711	47,531	6,531,111
1978	50,716	54,050	7,527,979
1979	53,578	57,148	8,822,631
1980	57,646	61,470	10,394,183
1981	55,006	59,076	13,034,082
1982	53,891	58,201	15,997,681

In the new Workers' Compensation Act which came into effect January 1, 1982, the definition of an "independent operator" was replaced with the definition of a "proprietor". A number of individuals who operated trucks, backhoes and other types of heavy equipment did not meet the definition of a proprietor in the new Act.

It was common practice for principals to require owner/operators of heavy equipment to have an account with the Board as a condition of their employment. As the Board did not wish those individuals to be denied employment because of the change in the Act, the Board directed that where an owner/operator of heavy equipment required an account as a condition of employment, he be deemed a proprietor in accordance with the authority provided to the Board in the definition of a proprietor in the Act.

Modifications were made to the Assessment system to enable employers to pay their assessment accounts at any chartered bank or Treasury Branch in Alberta and work was commenced on an on-line computer system to generate clearances and certificates for employers.

ASSESSMENT REVIEW COMMITTEE

The Assessment Review Committee met regularly in 1982 to consider appeals from employers for cost relief under Section 89(2) of the Act. A total of 183 items were reviewed by the Committee in 1982.

FINANCE

The fiscal aspects of the Board's operations are discussed in detail in the Financial Section of this Report.

GENERAL

A good deal of administrative time was spent dealing with the problem of providing adequate office space in the existing Board premises, and planning for the long term future.

Following a "hold" being placed on the development of a new Central Office and Rehabilitation Centre early in the year, the Provincial Cabinet later authorized proceeding with the acquisition of land from Canadian National Railway. This involved applying to the City of Edmonton for redistricting, and for the completion of the full design drawings.

By year end this process was well in hand and was anticipated to be completed by the spring of 1984. Ultimate occupancy was scheduled for early 1987.

The expiry of the lease of the Lethbridge Office led to the opportunity to acquire new premises with easy access for handicapped people and for future expansion of services.

In Calgary, the overcrowded conditions were relieved by restructuring and renovating the lower floor auditorium which had been unused since the departure of the Accident Prevention Department several years ago. This has provided a separate area for dealing with all employers' accounts and related matters.

Renovations were also carried out at the Rehabilitation Centre partially to upgrade the electrical systems, which had been installed in 1952, to meet current safety standards, as well as relocate certain departments to improved working surroundings.

There was a reduction in staff turnover, and where possible vacant positions were not filled. At the same time there was a need to create some new technical and professional jobs to meet the demands of new technology.

Speaking engagements were organized in many communities to explain and describe policies and practices within the Workers' Compensation Board. Approximately 200 meetings were held and speakers were drawn from staff in all areas of the Board's operations to describe their functions and deal with questions. News bulletins were produced and distributed to employers and information sheets were circulated regularly to staff.

Two audio visual programs on various aspects of the Board's operations produced by Media and Communications Services were broadcast on T.V. cable networks throughout the province.

Training and development activities continued at all levels of the organization and advantage was taken of specialized courses offered by the Provincial Government. The Board's Study Assistance Program for continuing education was actively utilized by staff.

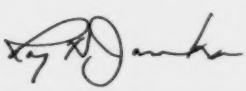
Relations with the media remained good, with a two-way exchange of information leading to the mutual advantage and understanding of both parties.

Despite efforts in the last four months of the year to curtail expenditures as much as possible, the net Administrative Expenditures for 1982 show an increase of 24.5% over 1981. This compares with an increase of 29.8% recorded during the previous reporting period.

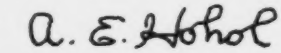
Staffing cutbacks and other economy measures will be continued into 1983 when it is expected to reduce the expenditure increase by more than half. This will be achieved despite increases in many costs over which the Board has no control such as taxes, depreciation, building operations and upkeep.

Although this was a year of constraints and external pressures, the Board was most appreciative of the manner with which staff responded to the challenges and coped with the changes these brought about.

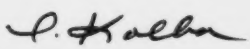
Respectfully submitted,



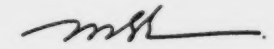
Roy H. Jamha
Chairman



Dr. A. E. Hohol
Vice-Chairman



Peter Kolba
Board Member



Morris Bahry
Board Member

INTRODUCTION TO THE STATISTICAL EXHIBITS

SUMMARY OF CLAIMS ADMINISTERED

This year's summary indicates that there was a substantial drop in the number of claims received by the Workers' Compensation Board. The reduction is primarily due to Legislative changes which saw the majority of medical aid claims processed by Alberta Health Care. Of secondary importance was the economic downturn experienced in Alberta in the latter half of the year.

The tables, Number of Claims Reported in 1982 by Class and Nature of Injury, and Number of Claims Reported in 1982 by Class and Part of Body, reflect the substantial reduction of "Medical Aid Claims."

The above changes necessitate caution in interpretation of the data from the Tables and Summary of the present Annual Report, particularly when making comparisons between years.

TIME LOST CLAIMS

This year an additional graph of the Time Lost claims is supplied to help the reader understand the general trend over the years with this type of accident. The Time Lost claims are reported by calendar year only and thus do not represent carry over or claims under active administration at year end. The trend shows an insignificant drop in lost time claims between 1981 and 1982.

	Cross-referenced Breakdown for 1982			
Status at Year End	**Claims Under Active Administration as of January 1 From prior years**	****Accidents Reported in 1982**	**Previously Closed Claims Re-opened in 1982**	**Total**
Pension Awarded	2,442	259	2,047	4,748
Compensation Paid (Time Lost Claims)	12,229	37,115	3,215	52,559
*Medical Aid Only Paid	15,461	14,846	1,510	31,817
Non-Compensable	3,714	10,883	192	14,789
Still Active	2,527	11,246	800	14,573
Total	36,373	74,349	7,764	118,486

Note: *Medical Aid comprises: Doctors'report fees, medical costs not covered by the basic Alberta Health Care Insurance such as prescriptive drugs, eyeglasses and dental costs.

**Accidents reported include disabling or potentially disabling conditions caused by occupational disease.

SUMMARY OF CLAIMS

Claims Administered	**1982**	**1981**
Claims under active administration as of January 1st	**36,373**	32,755
Accidents (All types) reported during the year	**74,349**	156,099
Previously closed claims reopened during the year	**7,764**	6,670
Total Claims administered	**118,486**	195,524
Final Disposition of Claims		
Claims in which a pension award or final payment of Compensation was made (Time Lost and Pensions)	**57,307**	56,979
Claims in which Medical Aid only was payable	**31,817**	88,616
Claims in which neither compensation nor medical aid was payable*	**14,789**	13,556
Total Claims	**103,913**	159,151
Claims under active administration as of December 31	**14,573**	36,373
Total Claims**	**118,486**	195,524

Note: *Not in course of employment.
Not under act.
Accident not established.
**Due to changes in the Legislation a significant drop in Medical Aid Claims is noticeable between 1982 and 1981.

NUMBER OF ACCIDENTS REPORTED IN 1982 BY CLASS AND NATURE OF INJURY*

Class	Amputation	Fracture or Dislocation	Strain or Sprain	Cut or Laceration	Bruise	Burn or Scald	Multiple Injuries	Other Industrial Injury	Bursitis or Synovitis	Arc or Welding Flash Burn	Radiation Effects	Dermatitis or Systemic Poisoning	Temperature Effects	Other Industrial Disease	Non-Personal Damage	Unclassified	Total
[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

NUMBER OF ACCIDENTS REPORTED IN 1982 BY CLASS AND PART OF BODY AFFECTED*

Class	Eyes	Head Or Neck	Fingers	Hands Or Wrists	Arms	Back	Chest Hips or Shoulders	Knees	Toes Feet or Ankles	Legs	Multiple Injuries	Body Systems†	Non Personal Damage	Unclass ified	Total
1-01	10	14	8	8	7	25	9	5	15	8	9	1	-	1	[illegible]
1-02	21	22	30	15	14	68	25	22	39	12	22	3	81	1	[illegible]
2-01	11	9	19	14	14	28	18	8	19	9	11	-	1	1	[illegible]
3-01	19	24	19	16	7	25	26	11	43	24	18	1	3	3	[illegible]
3-02	27	23	76	43	22	58	38	19	50	17	13	13	75	1	[illegible]
4-01	28	21	18	13	17	40	24	5	19	5	27	3	3	11	[illegible]
4-02	10	14	27	30	9	50	30	35	50	12	26	3	3	3	[illegible]
4-03	111	137	362	171	108	219	175	122	250	89	125	3	64	24	[illegible]
4-04	136	106	136	75	66	271	109	68	113	63	58	12	63	43	[illegible]
4-05	27	20	16	12	8	55	17	19	33	11	21	1	13	1	[illegible]
4-06	45	35	74	36	27	104	52	24	74	19	53	3	42	22	[illegible]
5-01	453	146	428	250	128	499	191	143	229	53	111	17	69	49	[illegible]
6-01	1,036	587	978	737	450	2,050	893	647	1,179	349	447	98	531	340	[illegible]
6-02	375	150	339	209	124	505	183	171	244	65	99	30	79	65	[illegible]
6-03	178	66	183	181	89	429	200	91	196	52	94	9	79	61	[illegible]
6-04	26	18	41	39	28	136	52	29	54	11	35	3	12	20	[illegible]
6-05	24	17	31	40	30	69	26	17	46	17	29	-	9	12	[illegible]
6-06	144	71	133	102	55	226	87	89	129	28	52	7	80	19	[illegible]
6-07	292	211	315	203	132	589	277	225	430	83	82	17	35	59	[illegible]
6-08	47	18	36	22	14	58	32	18	42	13	29	-	11	12	[illegible]
6-09	2	12	15	12	2	24	7	6	11	-	9	-	2	-	[illegible]
7-01	129	263	249	203	131	801	316	189	513	129	282	17	51	111	[illegible]
7-02	9	30	19	17	9	86	23	25	37	3	17	3	13	3	[illegible]
7-04	6	23	24	17	7	60	13	14	21	3	-	4	13	1	[illegible]
8-01	31	22	39	24	15	72	29	24	47	11	9	4	13	3	[illegible]
8-02	972	188	546	248	129	613	208	151	228	3	105	23	48	11	[illegible]
8-03	354	92	393	171	86	317	146	64	185	3	49	11	89	25	[illegible]
8-04	80	39	256	99	47	165	62	47	88	21	22	1	42	11	[illegible]
8-05	46	18	47	19	15	68	33	17	25	13	13	4	1	11	[illegible]
9-01	49	48	198	115	63	268	127	54	122	38	49	1	109	19	[illegible]
9-02	33	14	25	20	14	51	32	3	21	-	13	1	11	1	[illegible]
9-03	68	78	434	237	179	336	211	64	106	42	77	24	102	26	[illegible]
10-01	68	38	127	60	43	163	68	32	79	25	38	1	4	1	[illegible]
10-02	65	24	114	67	32	87	49	29	52	13	7	11	42	4	[illegible]
11-01	9	19	38	26	20	86	42	18	62	13	11	-	11	4	[illegible]
11-02	63	113	318	200	112	623	152	91	300	49	116	14	41	48	[illegible]
11-03	69	82	181	123	63	334	88	88	298	47	72	7	41	2	[illegible]
11-04	16	52	391	161	74	372	29	42	131	17	41	4	12	4	[illegible]
11-05	10	9	33	23	12	58	29	13	42	14	9	1	6	4	[illegible]
11-06	6	11	14	19	4	23	18	4	11	4	11	-	9	1	[illegible]
11-07	9	13	12	16	1	38	14	9	24	1	-	-	1	1	[illegible]
12-01	23	44	60	30	33	52	38	47	47	21	40	7	29	9	[illegible]
12-02	11	43	80	15	32	80	28	45	46	21	49	11	7	2	[illegible]
12-03	55	89	743	467	201	448	186	18	298	11	141	17	4	7	[illegible]
12-04	11	6	15	5	11	22	12	14	17	1	7	1	-	1	[illegible]
14-01	31	70	152	122	88	180	137	77	148	28	49	1	4	4	[illegible]
14-02	9	44	80	58	40	124	17	28	49	7	15	3	2	1	[illegible]
16-01	23	16	9	11	12	40	3	7	29	1	11	-	2	-	[illegible]
17-01	11	20	21	18	12	10	28	11	47	7	7	1	2	-	[illegible]
17-02	15	24	43	18	14	37	22	7	32	3	11	-	2	-	[illegible]
17-03	111	181	189	109	78	302	141	106	211	40	116	7	14	4	[illegible]
17-04	12	18	12	18	10	28	20	11	11	1	2	-	2	2	[illegible]
17-05	28	18	31	12	12	28	11	14	28	3	2	-	1	-	[illegible]
18-01	21	18	20	21	12	10	19	10	12	7	11	-	1	1	[illegible]
19-02	119	133	187	120	82	179	101	114	115	10	51	7	17	6	[illegible]
Out line	281	330	408	240	140	1,180	314	180	171	58	206	17	58	51	[illegible]
Unclass	1	18	3	-	-	4	-	-	-	-	-	-	-	94	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Note: *Appears where a body system has circulatory or the work was affected
†Illness code for all types is not [illegible]

NUMBER OF COMPENSATION DAYS PAID IN 1982 BY CLASS AND YEAR OF ACCIDENT OCCURRENCE

Class	Accident Occurrence Year			Total Compensation Days Paid
	1982	1981	Prior to 1981	
1-01	1,849	1,164	1,350	4,363
1-02	4,024	2,742	1,154	7,920
2-01	1,861	509	241	2,611
3-01	5,919	3,538	1,705	11,162
3-02	4,704	2,252	1,305	8,261
4-01	2,137	1,231	1,797	5,165
4-02	5,591	1,673	346	7,610
4-03	44,279	23,959	14,497	82,735
4-04	9,469	5,755	3,294	18,518
4-05	1,885	1,299	296	3,480
4-06	7,757	5,238	2,852	15,847
5-01	24,025	13,214	5,314	42,553
6-01	124,310	67,705	26,241	218,256
6-02	31,131	14,890	6,700	52,721
6-03	27,297	15,596	5,818	48,711
6-04	7,595	5,465	1,690	14,750
6-05	6,987	4,974	1,156	13,117
6-06	11,823	5,859	1,003	18,685
6-07	56,848	39,217	15,379	111,444
6-08	6,170	2,610	1,970	10,750
6-09	2,063	483	385	2,931
7-01	56,731	28,073	13,661	98,465
7-02	5,009	2,036	(6)	7,039
7-04	2,370	776	894	4,040
8-01	4,356	1,492	(302)	5,546
8-02	32,399	17,795	6,482	56,676
8-03	19,672	8,574	1,991	30,237
8-04	10,631	6,288	2,264	19,183
8-05	2,969	1,870	891	5,730
9-01	9,904	4,958	2,792	17,654
9-02	2,174	966	497	3,637
9-03	19,291	7,428	3,199	29,918
10-01	9,152	4,208	1,482	14,842
10-02	6,520	2,589	674	9,783
11-01	3,504	1,618	1,434	6,556
11-02	22,731	9,547	2,607	34,885
11-03	17,085	6,477	2,494	26,056
11-04	16,572	7,430	1,484	25,486
11-05	2,979	1,749	933	5,661
11-06	1,730	842	397	2,969
11-07	2,190	774	385	3,349
12-01	5,016	3,335	(101)	8,250
12-02	12,252	5,837	1,589	19,678
12-03	30,924	11,761	5,166	47,851
12-04	1,177	1,106	164	2,447
14-01	18,769	10,054	3,714	32,537
14-02	13,214	5,963	3,166	22,343
16-01	1,040	513	37	1,590
17-01	2,869	1,725	12	4,606
17-02	2,577	3,104	787	6,468
17-03	21,613	15,156	5,568	42,337
17-04	7,261	3,356	1,795	12,412
17-05	3,357	1,374	731	5,462
19-01	6,165	2,261	1,772	10,198
19-02	31,663	14,470	5,321	51,454
Self-Ins.	29,261	16,425	13,720	59,406
Total	822,851	431,303	182,187	1,436,341

Note: Bracketed figures are negative amounts reflecting administrative adjustments.

NUMBER OF PERMANENT DISABILITY AWARDS APPROVED IN 1982 BY CLASS AND PART OF BODY AFFECTED*

Class	Thumb or Finger	Hand	Arm	Toe	Foot	Leg	Head or Face	Pelvis or Hip	Back	Eye[a]	Multiple Body Parts	Ear[a]	Pulmonary System	Heart	Miscel-laneous	Total
1-01	2	1	2	–	1	2	–	1	2	–	1	1	4	–	2	19
1-02	7	2	2	1	1	1	–	–	6	1	1	–	1	–	1	24
2-01	1	–	–	–	2	2	–	–	1	1	–	–	–	–	–	7
3-01	5	–	4	2	–	3	–	–	7	–	1	1	–	–	–	23
3-02	24	1	1	–	–	7	–	1	6	–	–	1	–	1	1	43
4-01	4	–	2	–	–	2	1	–	3	1	–	1	–	–	1	15
4-02	1	–	1	1	–	3	–	–	4	–	–	–	–	–	–	10
4-03	83	8	17	3	13	28	4	2	18	7	6	2	–	–	2	193
4-04	23	3	4	–	3	–	–	2	11	3	–	15	2	1	2	69
4-05	2	–	–	–	–	2	1	–	2	–	–	–	–	–	–	7
4-06	14	1	3	1	1	5	1	3	9	1	3	2	–	–	–	44
5-01	38	4	14	2	2	12	–	–	40	3	2	2	–	2	2	123
6-01	111	12	37	4	24	35	3	5	114	7	15	6	3	3	1	380
6-02	29	8	7	1	6	13	2	1	31	–	8	4	–	1	2	113
6-03	16	8	11	–	9	9	1	2	22	3	3	2	4	3	–	93
6-04	2	4	3	1	2	6	–	–	5	–	1	–	–	1	–	25
6-05	–	3	1	–	3	–	–	1	4	–	3	–	–	–	–	15
6-06	4	5	2	–	6	2	1	1	10	1	1	–	1	1	–	35
6-07	65	8	13	7	14	31	4	3	37	6	4	10	2	–	2	206
6-08	7	2	5	–	2	5	–	2	10	–	1	–	–	–	–	34
6-09	–	–	1	–	2	–	–	1	1	–	–	–	–	–	–	5
7-01	44	7	20	4	17	15	4	3	65	3	5	1	–	2	2	192
7-02	2	1	–	–	1	2	–	–	4	–	1	–	–	–	–	11
7-04	2	–	–	–	1	–	–	–	3	1	2	–	–	–	–	9
8-01	4	1	1	–	2	–	–	–	4	–	1	–	1	–	–	14
8-02	62	5	6	6	9	18	1	1	23	3	2	11	–	1	2	150
8-03	54	3	8	3	4	2	1	–	22	5	–	3	1	–	–	106
8-04	58	6	5	–	1	2	–	1	11	2	2	2	1	1	–	92
8-05	12	–	4	–	–	1	1	–	5	–	–	6	1	–	–	30
9-01	23	3	1	1	1	4	–	–	4	1	–	1	–	1	1	41
9-02	6	2	2	–	2	–	–	–	2	–	–	1	–	–	–	15
9-03	22	15	9	–	5	4	1	–	20	–	1	1	–	–	–	78
10-01	15	1	–	–	1	2	–	–	5	1	–	–	–	–	–	25
10-02	14	1	4	–	2	2	–	–	11	–	–	–	3	–	–	37
11-01	–	–	2	–	–	–	–	–	1	–	–	–	–	–	–	3
11-02	16	7	8	–	1	4	1	2	15	–	3	–	–	–	–	57
11-03	12	3	1	2	6	3	1	1	23	1	1	–	–	1	–	55
11-04	25	3	2	–	–	2	1	–	7	–	–	–	–	–	–	40
11-05	12	1	1	–	–	2	–	–	5	1	1	–	–	–	–	23
11-06	3	–	–	–	1	3	–	–	1	–	–	–	2	–	–	10
11-07	–	1	–	–	2	–	–	–	3	–	1	–	–	–	–	7
12-01	5	–	1	–	–	1	–	1	3	–	1	–	–	2	–	14
12-02	4	3	2	–	3	1	–	–	11	–	3	–	–	1	–	28
12-03	34	4	6	–	1	5	–	1	19	–	4	1	–	–	–	75
12-04	1	–	–	–	–	–	–	–	1	–	–	–	–	–	–	2
14-01	2	4	3	–	1	–	–	1	30	1	–	–	–	–	1	43
14-02	2	1	2	–	1	–	–	–	17	–	–	–	–	–	–	23
16-01	2	–	2	–	–	–	–	–	1	–	–	3	–	–	–	8
17-01	2	–	–	–	1	–	–	–	6	–	–	–	–	–	–	9
17-02	4	–	–	–	–	3	1	–	9	1	–	2	–	–	–	20
17-03	19	1	4	1	4	6	–	–	32	–	1	6	2	–	2	78
17-04	7	1	2	–	3	4	–	–	6	–	–	–	–	2	–	25
17-05	5	–	–	–	–	2	–	–	3	–	–	–	–	–	–	10
19-01	11	–	3	1	2	8	–	–	9	–	1	–	–	–	1	36
19-02	35	8	11	2	5	16	1	4	21	4	5	4	–	2	2	120
Self-Ins.	37	6	11	3	12	29	2	2	72	1	4	8	2	2	1	192
	994	158	251	46	180	309	33	42	817	59	89	97	30	28	28	3,161

Note: [a]Eye refers to loss of vision, Ear to loss of hearing

*Total refers to all permanent disabilities accepted in 1982 and carryovers from previous years.

NUMBER OF FATAL CLAIMS ACCEPTED IN 1982 BY CLASS AND TYPE OF ACCIDENT OR DISEASE

	HIGHWAY			CAUGHT IN, UNDER OR BETWEEN				STRUCK BY										
Class[a]	Involving Another Vehicle	Not Involving Another Vehicle	Other	Mobile Equipment	Stationary Equipment	Load or Materials	Cave-in	Falling Object	Flying Object	Fall from Elevation	Aircraft	Fire or Explosion	Asphyxia or Drowning	Electrocution	Silicosis	Heart Attack	Miscellaneous	Total
1-01	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	1
1-02	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1
3-02	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	1
4-01	1	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3
4-02	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2
4-03	1	1	–	–	1	–	–	3	1	2	–	1	–	–	–	2	1	13
4-04	–	–	–	–	–	–	–	1	–	–	–	1	–	–	–	–	–	2
4-05	–	–	–	–	–	–	–	–	–	–	–	–	1	–	–	–	–	1
4-06	–	1	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	2
5-01	–	–	–	1	–	–	–	1	–	–	1	–	–	–	–	–	1	4
6-01	1	1	–	–	–	–	–	–	–	7	–	1	1	–	–	2	–	13
6-02	–	–	–	–	–	–	–	–	–	1	–	–	–	–	1	2	–	4
6-03	2	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	2	5
6-05	–	–	–	–	–	–	–	1	–	1	–	–	–	–	–	–	–	2
6-07	3	1	1	3	2	–	–	–	–	2	–	1	1	2	–	4	–	20
6-08	–	–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	–	2
7-01	4	9	1	3	1	–	–	–	–	–	5	–	–	3	–	3	2	31
7-04	–	–	–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	2
8-01	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	1
9-02	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	1
8-04	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	2
9-01	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2
9-02	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	1
10-02	–	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	1
11-02	–	1	–	–	–	–	–	–	–	–	–	1	–	–	–	1	–	3
11-03	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3	–	3
11-04	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	1	2
11-05	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	2
12-01	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	1
12-02	–	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	1	3
12-03	1	–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	–	3
12-04	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	1
16-01	–	–	–	–	–	–	–	–	–	–	1	–	–	1	–	1	–	3
17-02	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	1	–	2
17-03	–	–	1	–	1	–	–	–	–	–	–	–	–	–	–	1	–	3
17-05	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	–	1
19-01	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	1
19-02	1	–	–	1	–	–	–	–	1	–	1	–	4	–	–	3	–	11
Self-ins	2	1	–	2	–	–	–	–	–	2	–	–	1	–	–	3	2	13
	21	19	3	11	7	1	–	8	2	21	12	5	8	6	1	32	12	169[b]

Note [a]There were no fatal claims accepted during 1982 in classes 2-01, 3-01, 6-04, 6-06, 6-09, 7-02, 8-03, 8-05, 9-03, 10-01, 11-01, 11-06, 11-07, 14-01, 14-02, 17-01, 17-04.

[b]132 fatal claims were due to accidents in 1982, 22 in 1981, 5 in 1980, 2 in 1978, 3 in 1976, 2 in 1974, 1 in 1968, 1 in 1965, 1 in 1964.

BREAKDOWN OF THE NUMBER AND YEAR OF OCCURRENCE OF FATAL CLAIMS ACCEPTED IN 1982

Year of Occurrence	Number of Fatal Claims
1982	132
1981	22
1980	5
1978	2
1976	3
1974	2
1966	1
1965	1
1964	1
TOTAL	169

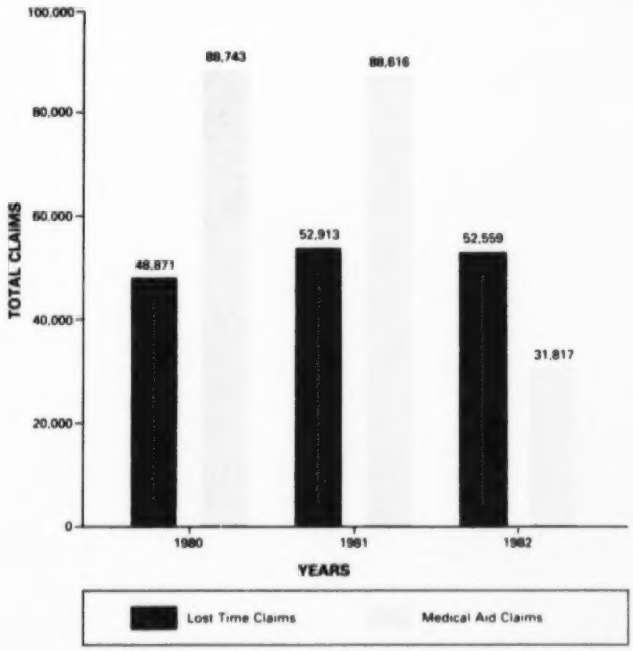
This Table shows that the number of fatal claims accepted due to accidents in 1982 was 132. The remaining 37 fatals accepted in 1982 were due to accidents which occurred in prior years. There were no fatal claims accepted in 1982 in Classes, 2-01, 3-01, 6-04, 6-06, 6-09, 7-02, 8-03, 8-05, 9-03, 10-01, 11-01, 11-06, 11-07, 14-01, 14-02, 17-01, 17-04.

BREAKDOWN OF THE NUMBER AND YEAR OF OCCURRENCE OF FATAL CLAIMS ACCEPTED IN 1981

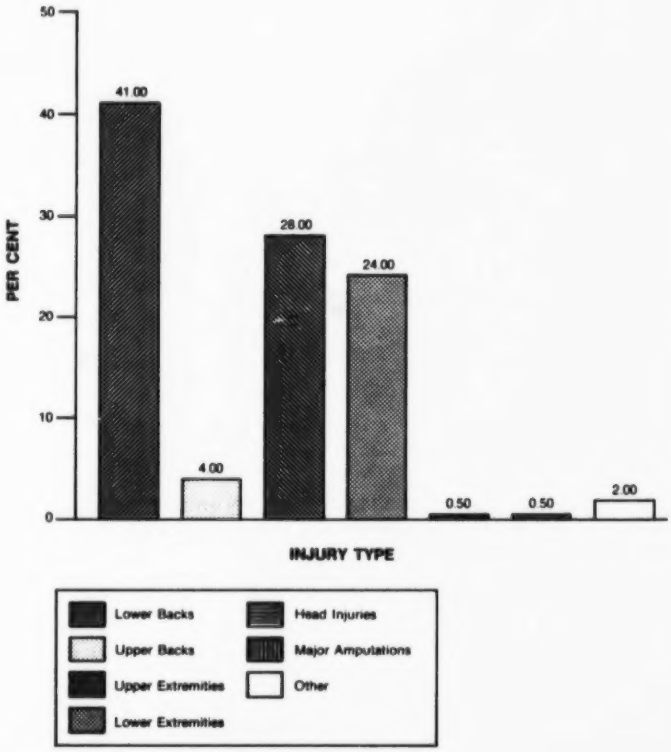
Year of Occurrence	Number of Fatal Claims
1981	121
1980	25
1979	2
1974	1
1973	3
1972	1
1970	1
1968	3
1967	1
1962	1
1955	1
1941	1
TOTAL	161

This table shows that the number of fatal claims accepted due to accidents in 1981 was 121. The remaining 40 fatals accepted in 1981 were due to accidents which occurred in prior years. There were no fatal claims accepted in 1981 in classes: 1-02, 3-02, 4-05, 7-02, 8-01, 9-01, 9-02, 9-03, 10-02, 11-01, 11-04, 11-07, 12-01, 12-03, 12-04, 14-01, 14-02, 17-04, 17-05, 19-01.

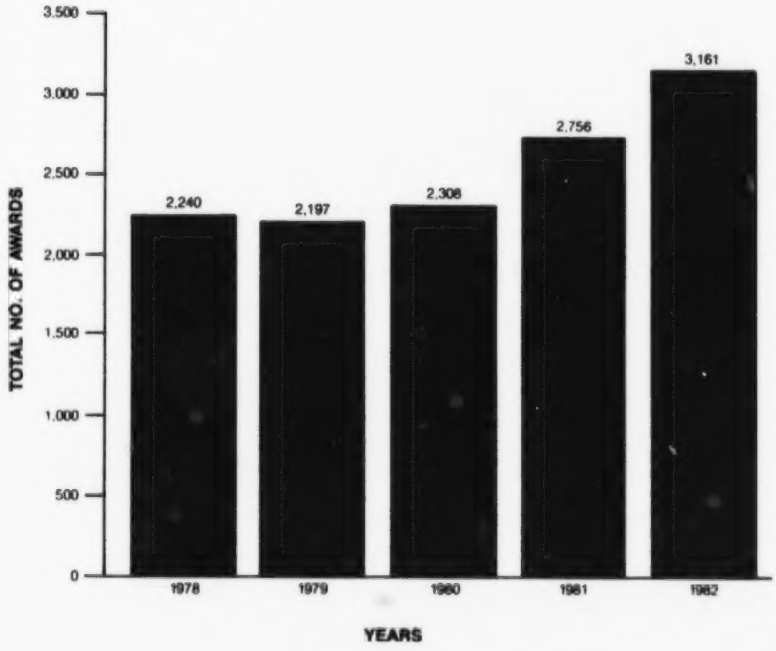
COMPARISON OF TIME LOST CLAIMS AND MEDICAL AID CLAIMS RECEIVED BY THE BOARD 1980 TO 1982



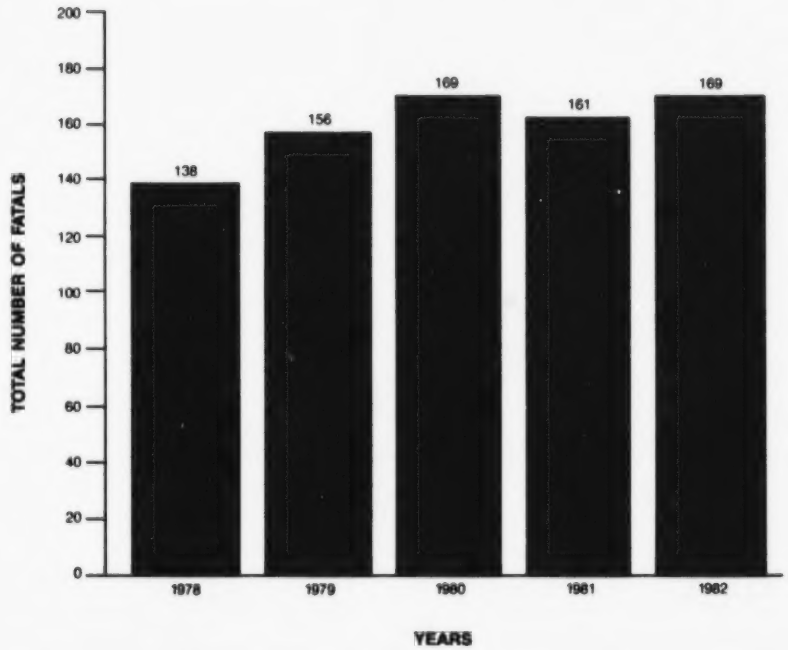
INJURIES TREATED BY PART OF BODY



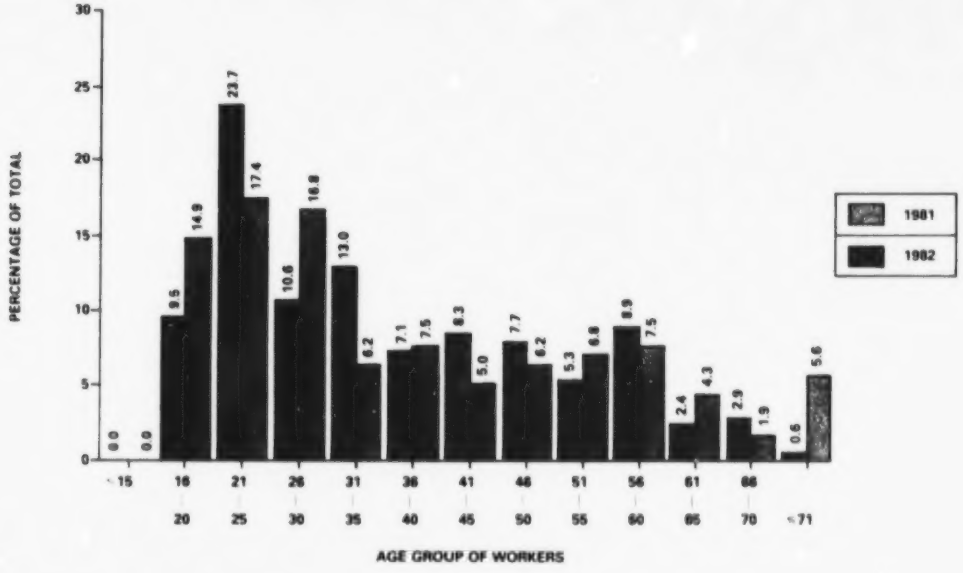
TOTAL NUMBER OF PERMANENT DISABILITY AWARDS



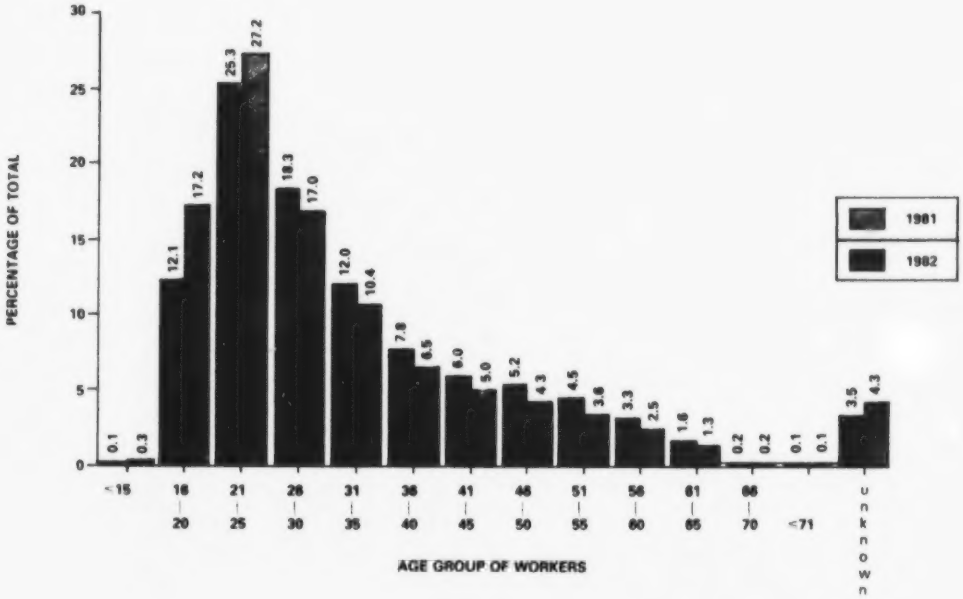
TOTAL NUMBER OF FATALS



PERCENTAGE OF FATAL CLAIMS ALLOWED BY AGE GROUP OF WORKERS



PERCENTAGE OF ACCIDENTS REPORTED BY AGE GROUP OF WORKERS



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FINANCIAL SECTION

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INTRODUCTION

The following pages contain the audited financial statements and notes of the Board. These are followed by unaudited schedules which detail the Board's investment portfolio and the financial situation with respect to each rateable class; the latter being part of alterations to the statements to improve presentation.

1982 RESULTS

In respect of the 1982 accident year the Board recorded a provisional deficit of $11 million as compared to the provisional deficit of $34 million recorded in 1981. This comparison, however, is misleading as the 1982 figures do not include medical costs in relation to basic health services. These were paid by the Board in 1981 and by the Alberta Health Care Insurance Fund in 1982. The cost of this item in 1982, should it have been the Board's responsibility, is estimated at approximately $24 million thus raising the comparable 1982 provisional deficit to $35 million relative to the 1981 provisional figure of $34 million.

The Operating Reserve remained at $76 million in deficit at December 31, 1982 with the loss on the year being offset by a net $13 million in credits relating to adjustments to prior years' income and to revaluation of prior years' unfinalled claims.

This accumulated deficit would have risen to $101 million had the medical costs referred to above been the Board's responsibility.

INVESTMENT PORTFOLIO

The investment portfolio, which is maintained for the long-term financial requirements of the Board, is managed by the Investment Management Division of Alberta Treasury under guidelines established by the Board.

There were two items of particular interest during the past year. Firstly, restructuring activity continued to meet the objective of decreasing vulnerability to inflation. Notable in this regard were the reduction in average term to maturity and the significant increase in equity holdings. Secondly, the decline in interest rates resulted in a major change in market value which, at year-end, approximates book value.

The average rate of return on book value was 12.25% in 1982 as compared to 11.5% in 1981.

AUDITOR'S REPORT

ALBERTA LEGISLATURE
OFFICE OF THE AUDITOR GENERAL
AUDITOR GENERAL'S REPORT

To the Members of
The Workers' Compensation Board

I have examined the balance sheet of The Workers' Compensation Board as at December 31, 1982 and the related statements (numbers 2 to 7 inclusive) for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

Based on information available I was unable to determine the adequacy of the reserves detailed in Statement 5 or the adequacy of the estimated liability for unfinalled claims referred to in Note 2 to the financial statements.

In my opinion, except for the comments referred to above with respect to the reserves and estimated liability for unfinalled claims, these financial statements present fairly the financial position of the Board as at December 31, 1982 and the results of its operations for the year then ended in accordance with the disclosed basis of accounting described in Note 2 to the financial statements applied on a basis consistent with that of the preceding year.

C.A.
Auditor General

Edmonton, Alberta
March [illegible], 1983

Statement 1

BALANCE SHEET

AS AT DECEMBER 31, 1982

(in thousands of dollars)

ASSETS	1982	1981
Deposits in trust (Notes 3 and 6)	$ 57,951	$ [illegible]
Term deposits (Notes 4 and 6)	166,810	[illegible]
Assessments receivable (Note 5)	32,768	[illegible]
Accounts receivable	760	[illegible]
Advances to pensioners	2,440	[illegible]
Accrued interest	25,715	[illegible]
Investments (Note 6)	579,354	[illegible]
Land, buildings and equipment (Note 7)	8,385	[illegible]
Deferred charges and other assets (Note 8)	28,272	[illegible]
	$902,455	$[illegible]

LIABILITIES AND RESERVES		
Accounts payable	$ [illegible]	$ [illegible]
Employers' deposit accounts	[illegible]	[illegible]
Estimated merit rebates	[illegible]	[illegible]
Estimated liability for unfinalled claims	[illegible]	[illegible]
Pension liability – funded (Note 9)	[illegible]	[illegible]
Reserves provided for specific claims costs	[illegible]	[illegible]
Reserve for loss on realization of investments	[illegible]	[illegible]
Operating reserve deficit (Note 10)	[illegible]	[illegible]
	$[illegible]	$[illegible]

The accompanying notes are part of these financial statements.

Statement 2

SUMMARIZED STATEMENT OF TRANSACTIONS AND CHANGES IN OPERATING RESERVE

FOR THE YEAR ENDED DECEMBER 31, 1982

(in thousands of dollars)

	Self-Insurers	Classes		1982 Total	1981 Total
		1982	Prior Years		
REVENUE					
Assessments	$ 11,517	$ 356,610	$ (818)	$ 367,309	$ 281,136
Deduct: Estimated or adjusted merit rebates	–	82,865	803	83,668	54,714
	11,517	273,745	(1,621)	283,641	226,422
Interest	9	84,600	–	84,609	60,654
Deduct: Interest allocated (Note 11)	–	68,733	–	68,733	36,300
	9	15,867	–	15,876	24,354
	$ 11,526	$ 289,612	$ (1,621)	$ 299,517	$ 250,776
EXPENDITURE					
Compensation	$ 3,620	$ 49,128	$ 37,807	$ 90,555	$ 64,511
Pension awards	5,635	37,776	92,040	135,451	103,005
Medical aid	1,195	4,008	13,111	18,314	29,281
	10,450	90,912	142,958	244,320	196,797
Deduct portion charged to:					
Reserves	1,610	8,831	49,655	60,096	37,493
Estimated liability for unfinalled claims	–	–	93,303	93,303	79,096
	1,610	8,831	142,958	153,399	116,589
	8,840	82,081	–	90,921	80,208
Provision for:					
Reserves	1,344	68,686	–	70,030	46,854
Estimated liability for unfinalled claims	–	123,573	(14,685)	108,888	164,839
Administrative and general expenses	1,192	21,814	–	23,006	18,272
Occupational Health and Safety (Note 12)	150	5,115	–	5,265	4,480
	$ 11,526	$ 301,269	$ (14,685)	$ 298,110	$ 314,653
PROVISIONAL SURPLUS (DEFICIT)	$ –	$ (11,657)	$ 13,064	$ 1,407	$ (63,877)
Deduct: Appropriation for reserve for loss on realization of investments				2,147	551
NET INCREASE (DECREASE) IN OPERATING RESERVE				(740)	(64,428)
Operating reserve deficit at beginning of year				(76,166)	(11,738)
OPERATING RESERVE DEFICIT AT END OF YEAR (Note 10)				$ (76,906)	$ (76,166)

Statement 3

STATEMENT OF ESTIMATED LIABILITY FOR UNFINALLED CLAIMS

FOR THE YEAR ENDED DECEMBER 31, 1982

(in thousands of dollars)

	1982	1981
AMOUNTS PROVIDED		
By Classes:		
In respect of – current year	$ 123,573	$ 133,265
– prior years	(14,685)	31,574
	108,888	164,839
By reserve for silicosis:		
In respect of prior years	–	1,748
Interest (Note 11)	15,608	–
	124,496	166,587
AMOUNTS APPLIED BY CLASSES		
In respect of prior years	93,303	79,096
NET INCREASE	31,193	87,491
Balance at beginning of year	256,179	168,688
BALANCE AT END OF YEAR	$ 287,372	$ 256,179

Statement 4

STATEMENT OF PENSION LIABILITY-FUNDED

FOR THE YEAR ENDED DECEMBER 31, 1982

(in thousands of dollars)

	1982	1981
AMOUNTS PROVIDED		
Pension awards	$136,126	$103,181
Interest (Note 11)	53,101	36,167
Province of Alberta (Note 13)	15,156	12,899
	204,383	152,247
AMOUNTS APPLIED		
Payments to pensioners	56,133	45,078
Deduct: Increase in advances to pensioners	685	412
Pension payments	55,448	44,666
NET INCREASE	148,935	107,581
Balance at beginning of year	404,847	297,266
BALANCE AT END OF YEAR	$553,782	$404,847

Statement 5

STATEMENT OF RESERVES PROVIDED FOR SPECIFIC CLAIMS COSTS

FOR THE YEAR ENDED DECEMBER 31, 1982

(in thousands of dollars)

	Rehabilitation	Disasters	Enhanced Disabilities	Section 111	1982 Total	1981 Total
AMOUNTS PROVIDED						
Classes	$5,978	$1,329	$61,113	$266	$68,686	$46,183
Self-insurers	120	–	1,224	–	1,344	671
Interest (Note 11)	157	255	(421)	33	24	133
Assessments under Section 111	–	–	–	–	–	1
Rehabilitation Centre:						
Operating surplus (deficit)	1,353	–	–	–	1,353	(255)
	7,608	1,584	61,916	299	71,407	46,733
AMOUNTS APPLIED						
Charged from:						
Classes re current year	366	1,021	7,444	–	8,831	2,925
Classes re prior years	3,059	4	46,585	7	49,655	33,629
Self-insurers	72	–	1,538	–	1,610	939
Rehabilitation Centre:						
Special apparatus for claimants	110	–	–	–	110	102
Administrative and general expenses	2,397	–	–	–	2,397	1,879
	6,004	1,025	55,567	7	62,603	39,474
NET INCREASE	1,604	559	6,349	292	8,804	7,259
Reserves at beginning of year	4,360	3,793	23,787	430	32,370	26,859
Transfer to estimated liability for unfinalled claims	–	–	–	–	–	(1,748)
RESERVES AT END OF YEAR	$5,964	$4,352	$30,136	$722	$41,174	$32,370

Statement 6

STATEMENT OF ADMINISTRATIVE, GENERAL AND ACCIDENT PREVENTION EXPENSES

FOR THE YEAR ENDED DECEMBER 31, 1982

(in thousands of dollars)

	1982	1981
Salaries and employee benefits	$22,513	$17,692
Data processing and office equipment rentals and maintenance	1,160	757
Maintenance and operation of buildings	810	559
Printing and office supplies	646	630
Telephone and telegraph	617	511
Postage, freight and express	540	331
Travelling	440	368
Taxes	282	245
Audit, legal and other professional fees	212	180
Depreciation – equipment	206	157
Depreciation – buildings	102	104
Staff recruitment and relocation	161	291
Professional and technical memberships, publications, courses and seminars	161	163
Public information advertising	76	115
Rental and operation of leased premises	75	47
Insurance and security services	32	24
Media productions	7	50
Miscellaneous	99	65
	28,139	22,289
Add:		
Occupational Health and Safety (Note 12)	5,265	4,480
Medical, investigation and other costs not charged directly to classes	561	463
	5,826	4,943
Deduct:		
Assessment penalties	3,136	2,460
Rental revenue	22	27
Miscellaneous revenue	139	114
	3,297	2,601
	$30,668	$24,631
CHARGED TO:		
Classes re:		
Administrative and general	$21,814	$17,450
Occupational Health and Safety	5,115	4,326
Self-insurers re:		
Administrative and general	1,192	822
Occupational Health and Safety	150	154
Reserve for rehabilitation	2,397	1,879
	$30,668	$24,631

Statement 7

STATEMENT OF REHABILITATION CENTRE OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 1982

(in thousands of dollars)

	1982	1981
REVENUE		
Treatment charges	$ 5,995	$ 3,841
Other	85	77
	6,080	3,918
EXPENDITURE		
Salaries and employee benefits	3,844	3,057
Maintenance and operation of building and equipment	287	391
Medical and therapy supplies	250	218
Cafeteria	154	151
Depreciation – building	105	94
Depreciation – equipment	58	36
Telephone and telegraph	61	47
Transportation of patients	40	26
Professional and technical memberships, publications, courses and seminars	26	35
Staff recruitment and relocation	23	40
Printing and office supplies	19	13
Laundry service	17	13
Uniforms	14	12
Travelling	14	17
Insurance and security service	–	11
Miscellaneous	15	12
	4,727	4,173
OPERATING SURPLUS (DEFICIT)	$ 1,353	$ (255)

THE WORKERS' COMPENSATION BOARD
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 1982

1 AUTHORITY

The Workers' Compensation Board operates under the authority of the Workers' Compensation Act, Chapter W-16, Statutes of Alberta, 1981, as amended.

2 SIGNIFICANT ACCOUNTING POLICIES

General:

These financial statements have been prepared in accordance with generally accepted accounting principles except for the following:

(i) A gain or loss on a disposition of an investment is deferred and amortized to the appropriate maturity or call date of the disposed investment.

(ii) No provision has been made for doubtful assessments receivable. The practice of the Board is to reduce assessment revenue when accounts are written off as uncollectible. Recoveries are credited to revenue.

Assessments Receivable:

Assessments receivable and assessment revenue have been increased by an amount that is the net adjustment estimated to be required when all employers' payroll returns have been received and payroll audits completed in respect to 1982.

Depreciation:

Depreciation is recorded as follows:

Central Office Building	2½% diminishing balance
Regional Office Buildings and Rehabilitation Centre	2½% straight line
Equipment	15% diminishing balance
Automobiles	25% straight line (first year) 20% straight line (thereafter)

Translation of Foreign Currency:

Assets and liabilities in foreign currency have been translated into Canadian dollars at the exchange rate prevailing at the balance sheet date.

Estimated Liability for Unfinalled Claims:

This estimated liability for unfinalled claims (which was previously entitled "Estimated Liability for Future Claims Costs") is the amount required to meet all future claims costs in respect of 1982 and prior years' accidents with the exception of:

a. costs chargeable to the reserves shown on Statement 5,

b. costs in respect of workers of self-insurers,

c. costs payable to the Accident Fund out of the General Revenue Fund of the Province of Alberta under Sections 52 and 71 of the Act, and

d. basic health services indicated in Note 10.

This estimated liability is an opinion of officials of the Board, based upon the experience of recent years. The liability is reviewed and adjusted annually.

3 DEPOSITS IN TRUST

Deposits in trust consist of deposits in the Consolidated Cash Investment Trust Fund of the Province of Alberta.

4 TERM DEPOSITS

Term deposits consist of Certificates of Deposit, Guaranteed Investment Certificates, Treasury Bills and Promissory Notes, which mature within five years of the date of the balance sheet.

5 ASSESSMENTS RECEIVABLE

In accordance with the accounting policy described in Note 2, assessments receivable and assessment revenue have been increased by $18,920,000. The net bad debt write-off for 1982 was $1,086,000 (1981 – $762,000). If a provision for doubtful assessments receivable was recorded, it is estimated the requirement at December 31, 1982 would be approximately $3,100,000 (1981 – $1,900,000).

6 INVESTMENTS, DEPOSITS IN TRUST AND TERM DEPOSITS

The Board's total portfolio is summarized hereunder (in thousands of dollars):

Investments:

	1982		1981
	Par Value	Amortized Cost	Amortized Cost
Bonds – Government of Canada and Provincial guaranteed	$454,680	$450,683	$399,830
– Corporate	66,766	64,452	55,253
– United States Treasury and Corporate	5,975	7,459	–
Mortgages	24,285	23,911	9,583
	$551,706	546,505	464,666
Equities (at cost)			
– Canadian preferred		2,643	184
– Canadian common		27,825	6,476
– United States common		2,381	–
		32,849	6,660
Total investments		579,354	471,326
Deposits in trust		57,951	36,773
Term deposits		166,810	87,780
TOTAL INVESTMENT PORTFOLIO		$804,115	$595,879

The approximate market value of the investments as at December 31, 1982 was $576,533,000 (1981 – $375,081,000).

Reserve for loss on realization of investments as at December 31, 1982 amounted to $12,079,000 and is to provide for possible future losses. Provision during the year consisted of an appropriation of $2,147,000 (1981 – $551,000).

7 LAND, BUILDINGS AND EQUIPMENT

Land, buildings and equipment are as follows (in thousands of dollars):

	1982			1981
	Cost	Accumulated Depreciation	Net Book Value	Net Book Value
Land	$ 604	$ –	$ 604	$ 604
Buildings	9,331	2,850	6,481	6,269
Equipment	2,666	1,366	1,300	1,027
	$12,601	$ 4,216	$ 8,385	$ 7,900

On August 19, 1982 the Board entered into an Option Agreement to acquire land from the Canadian National Railway Company, subject to certain conditions, for the price of $10,584,000. This acquisition is for the purpose of constructing an administration and rehabilitation centre facility. A payment of $3,000,000 has been included in deferred charges and other assets in the balance sheet. As of May 17, 1983 the conditions of the agreement have not been met.

8 DEFERRED CHARGES AND OTHER ASSETS

Deferred charges and other assets are as follows (in thousands of dollars):

	1982	1981
Unamortized gain or loss on disposition of investments, net	$ 24,580	$ 25,286
Deposit for purchase of land	3,000	–
Costs incurred for proposed facility	692	–
	$ 28,272	$ 25,286

9 PENSION LIABILITY – FUNDED

As required by the Act, the next actuarial review is scheduled for December 31, 1983. An interim review was conducted as at December 31, 1982 and the fund was considered to be $28,000,000 less than the calculated present value of the liability for pensions.

Pension capitalization procedures are based on tables provided by the actuary, derived from experience of Board pensioners.

10 BASIC HEALTH SERVICES

As a subsequent event, the 1981 financial statements noted that while basic health services were to be provided by the Alberta Health Care Insurance Fund effective January 1, 1982, it also appeared at that time the Board would be required to reimburse the Fund for those services.

The Board has received invoices from the Fund for 1982 totalling $20,388,000. Should the legislation be amended to allow reimbursement and should it be retroactive to January 1, 1982, this, together with a provision for future medical aid costs of 1982 claims, would increase the operating reserve deficit for the year ended December 31, 1982 to an estimated $101,000,000.

11 INTEREST ALLOCATION

In prior years, interest was allocated to the pension liability-funded and to the class balances. Interest is now also allocated to the estimated liability for unfinalled claims and the reserves for specific claims costs. The allocation is as follows (in thousands of dollars):

Estimated liability for unfinalled claims	$15,608
Pension liability-funded	53,101
Reserves provided for specific claims costs	24
	$68,733

12 OCCUPATIONAL HEALTH AND SAFETY

In accordance with Order in Council 480/82 dated April 21, 1982 the Board paid to the Provincial Treasurer an amount of $5,265,000 in 1982 to partially defray the costs of administering the Occupational Health and Safety Act.

13 ADDITIONAL PAYMENTS OF COMPENSATION

Payments are made out of the General Revenue Fund of the Province of Alberta to cover payments made under Sections 52 and 71 of the Act.

14 COMPENSATION ENTITLEMENT

The Workers' Compensation Act caused certain interpretive difficulties for the Board, one of which related to Section 51. This section deals with the calculation of compensation entitlement. In respect of the Board's interpretation of this and related sections, it is possible the resultant administrative policy may not be in strict accordance with the legislation. The Minister responsible for Workers' Health, Safety and Compensation has been notified.

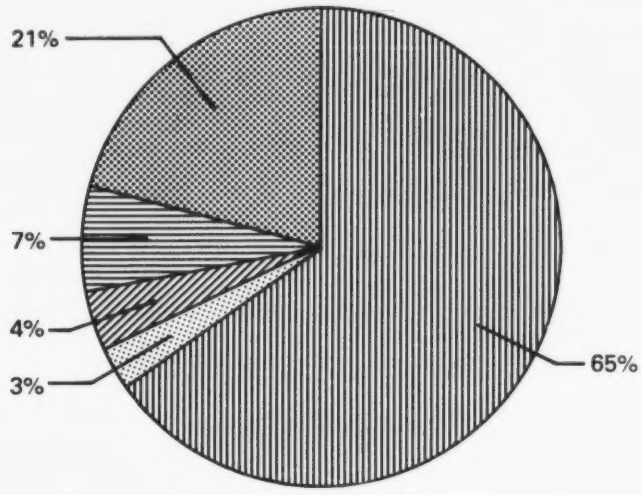
15 COMPARATIVE FIGURES

The 1981 figures have been restated where necessary to conform to 1982 presentation.

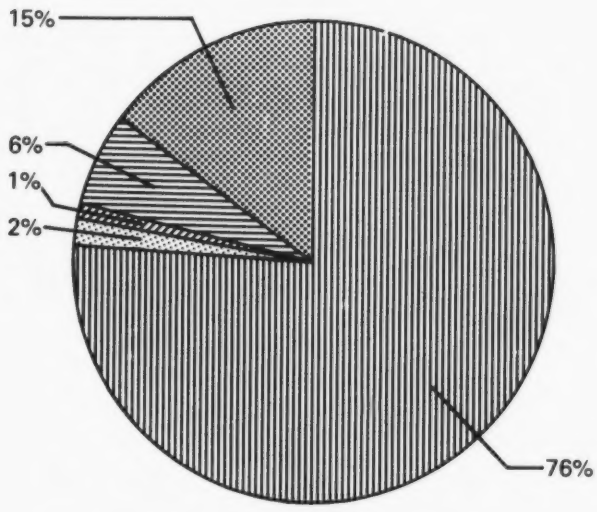
16 APPROVAL OF FINANCIAL STATEMENTS

These financial statements were approved by management on May 17, 1983.

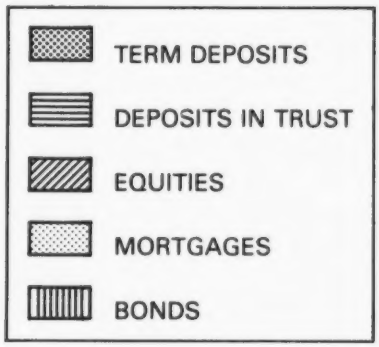
INVESTMENT PORTFOLIO



1982



1981



Schedule 1

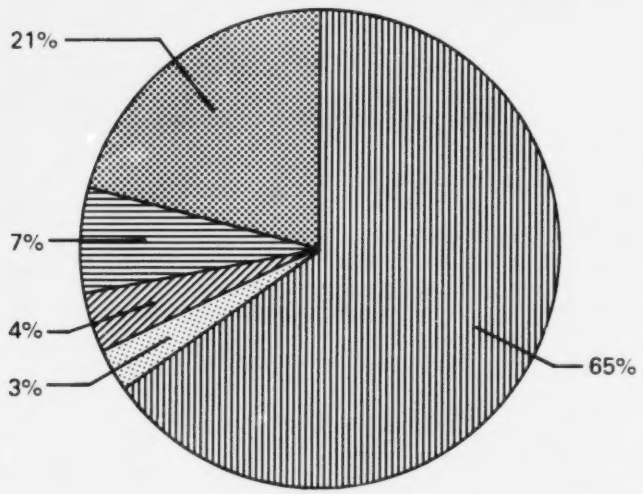
INVESTMENT PORTFOLIO

AS AT DECEMBER 31, 1982

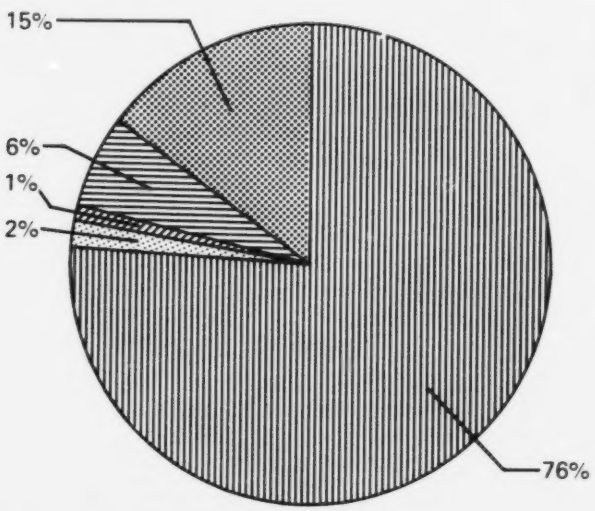
(in thousands of dollars)

SECURITY	PAR VALUE	BOOK VALUE
BONDS – Government of Canada and Provincial Guaranteed		
Government of Canada	$239,811	$238,132
Federal Business Development Bank	13,000	12,937
Province of Alberta	2,925	2,926
Alberta Government Telephones Commission	5,410	5,292
Alberta Municipal Financing Corporation	12,755	12,745
Alberta Universities Commission	1,204	1,202
British Columbia Hydro and Power Authority	3,300	3,310
British Columbia Municipal Finance Authority	1,000	863
New Brunswick Electric Power Commission	14,500	14,500
Newfoundland and Labrador Hydro	3,000	2,965
Nova Scotia Power Commission	6,000	5,933
Hydro-Electric Power Commission of Ontario	126,000	124,371
Province of Prince Edward Island	850	847
Province of Saskatchewan	24,925	24,660
	$454,680	$450,683
BONDS – Canadian Corporate		
Alberta Oil Sands Pipeline Limited	$ 862	$ 862
Bell Canada	10,550	9,965
Bow Valley Resource Industries Limited	500	371
British Columbia Telephone Company	8,000	8,000
Calford Properties Limited	1,941	1,941
Canadian Industries Limited	1,750	1,750
Canadian Tire Corporation, Limited	1,500	1,500
Canadian Utilities Limited	6,163	6,163
Consumers Gas Limited	1,750	1,750
Hudsons Bay Company Acceptance Limited	1,000	991
John Labatt Limited	200	200
Norcen Energy Resources Limited	1,000	996
Nu-West Development Corporation Limited	500	500
The Royal Bank of Canada	250	246
Scotia Leasing Limited	2,000	2,125
Shell Canada Limited	6,650	4,941
Thunder Bay Terminals Limited	4,650	4,650
Toronto-Dominion Bank	10,000	10,000
The Toronto-Eaton Centre	1,000	998
TransAlta Utilities Corporation	500	503
Union Gas Limited	3,000	3,000
Westcoast Transmission Company	2,500	2,500
Woodward Stores Limited	500	500
	$ 66,766	$ 64,452

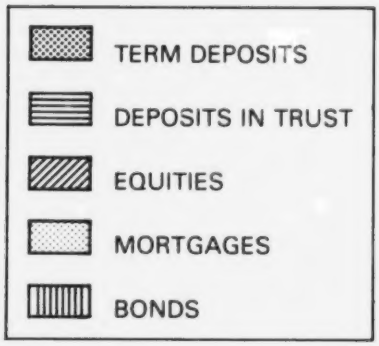
INVESTMENT PORTFOLIO



1982



1981



Schedule 1

INVESTMENT PORTFOLIO

AS AT DECEMBER 31, 1982

(in thousands of dollars)

SECURITY	PAR VALUE	BOOK VALUE
BONDS – Government of Canada and Provincial Guaranteed		
Government of Canada	$239,811	$238,132
Federal Business Development Bank	13,000	12,937
Province of Alberta	2,925	2,926
Alberta Government Telephones Commission	5,410	5,292
Alberta Municipal Financing Corporation	12,755	12,745
Alberta Universities Commission	1,204	1,202
British Columbia Hydro and Power Authority	3,300	3,310
British Columbia Municipal Finance Authority	1,000	863
New Brunswick Electric Power Commission	14,500	14,500
Newfoundland and Labrador Hydro	3,000	2,965
Nova Scotia Power Commission	6,000	5,933
Hydro-Electric Power Commission of Ontario	126,000	124,371
Province of Prince Edward Island	850	847
Province of Saskatchewan	24,925	24,660
	$454,680	$450,683
BONDS – Canadian Corporate		
Alberta Oil Sands Pipeline Limited	$ 862	$ 862
Bell Canada	10,550	9,965
Bow Valley Resource Industries Limited	500	371
British Columbia Telephone Company	8,000	8,000
Calford Properties Limited	1,941	1,941
Canadian Industries Limited	1,750	1,750
Canadian Tire Corporation, Limited	1,500	1,500
Canadian Utilities Limited	6,163	6,163
Consumers Gas Limited	1,750	1,750
Hudsons Bay Company Acceptance Limited	1,000	991
John Labatt Limited	200	200
Norcen Energy Resources Limited	1,000	996
Nu-West Development Corporation Limited	500	500
The Royal Bank of Canada	250	246
Scotia Leasing Limited	2,000	2,125
Shell Canada Limited	6,650	4,941
Thunder Bay Terminals Limited	4,650	4,650
Toronto-Dominion Bank	10,000	10,000
The Toronto-Eaton Centre	1,000	998
TransAlta Utilities Corporation	500	503
Union Gas Limited	3,000	3,000
Westcoast Transmission Company	2,500	2,500
Woodward Stores Limited	500	500
	$ 66,766	$ 64,452

INVESTMENT PORTFOLIO

AS AT DECEMBER 31, 1982

(in thousands of dollars)

(continued)

SECURITY	PAR VALUE	BOOK VALUE
BONDS – United States		
Bow Valley Investments	$ 3,025	$ 3,820
United States Treasury	2,950	3,639
	$ 5,975	$ 7,459
MORTGAGES – Canadian		
N.H.A. Guaranteed	$ 18,117	$ 17,743
Commercial	6,168	6,168
	$ 24,285	$ 23,911
	NUMBER OF SHARES	
EQUITIES – Canadian Preferred Shares		
Hiram Walker Resources Ltd.	60,000	$ 1,134
Husky Oil Ltd.	30,000	1,101
Imasco Limited	8,200	341
MacMillan Bloedel Limited	3,500	67
		$ 2,643
EQUITIES – Canadian Common Shares		
Alcan Aluminum Limited	60,000	$ 1,432
Bank of Montreal	41,900	996
The Bank of Nova Scotia	40,000	953
Bell Canada	20,000	357
British Columbia Telephone Company	20,000	313
Campbell Red Lake Mines Limited	6,000	138
Canada Trustco Mortgage Company	10,000	321
Canadian Imperial Bank of Commerce	36,600	997
Canadian Pacific Enterprises Limited	51,500	777
Canadian Pacific Limited	55,000	1,806
Canadian Tire Corporation, Limited	26,170	1,085
Canadian Utilities Limited	57,208	819
Dominion Textiles Inc.	40,000	435
Domtar Inc.	34,200	740
Gulf Canada Limited	100,000	1,487

INVESTMENT PORTFOLIO

AS AT DECEMBER 31, 1982

(in thousands of dollars)

(continued)

SECURITY	NUMBER OF SHARES	BOOK VALUE
EQUITIES – Canadian Common Shares (continued)		
Imperial Oil Limited	73,000	$ 1,659
Inco Limited	8,800	153
John Labatt Limited	50,000	1,330
Maclean Hunter Limited	100,000	974
MacMillan Bloedel Limited	21,006	474
Moore Corporation Limited	40,000	1,525
Northern Telecom Limited	10,000	460
Placer Development Limited	50,000	646
Rothmans of Pall Mall Canada Limited	5,000	108
The Royal Bank of Canada	30,000	727
The Seagram Company Ltd.	18,000	1,181
Shell Canada Limited	30,000	626
Simpsons-Sears Limited	112,000	659
Stelco Inc.	70,000	1,818
Steinberg Inc.	18,900	524
TransAlta Utilities Corporation	2,500	39
Trans Canada PipeLines Limited	70,000	1,583
Willroy Mines Limited	5,000	101
Woodward Stores Limited	47,695	582
		$ 27,825
EQUITIES – United States Common Shares		
Bristol Myers Company	3,500	$ 304
Eastman Kodak Company	2,000	227
General Electric Company	2,000	242
International Business Machines Corporation	4,200	453
McDonald's Corporation	3,000	225
Mellon National Corporation	3,000	161
Schlumberger Limited	6,200	308
Warner Communications Incorporated	5,000	223
Westinghouse Electric Corporation	4,800	238
		$ 2,381
Total Investments		579,354
Deposits in Trust		57,951
Term Deposits		166,810
TOTAL INVESTMENT PORTFOLIO		$804,115

Schedule 2

PROVISIONAL FINANCIAL STATEMENT BY CLASSES

FOR THE YEAR ENDED DECEMBER 31, 1982 (in thousands of dollars)

	REVENUE							
Class	Assessments	Deduct: Estimated Merit Rebates	Interest	Net Revenue	Claims Costs	Deduct: Charged to Reserves	Provision for Reserves	Provision for Unfinalled Claims
1-01	$ 2,261	$ 606	$ 158	$ 1,813	$ 164	$ –	$ 524	$ 1,231
1-02	2,330	582	152	1,900	596	26	381	1,168
2-01	649	–	39	688	89	–	138	287
3-01	3,877	1,080	129	2,926	452	2	851	1,822
3-02	3,058	691	143	2,510	579	30	703	815
4-01	6,716	2,021	471	5,166	969	14	997	1,691
4-02	2,125	519	124	1,730	825	15	434	511
4-03	21,745	4,852	948	17,841	6,108	405	5,655	9,913
4-04	12,238	3,564	632	9,306	1,407	86	1,583	3,491
4-05	3,380	988	270	2,662	432	6	616	527
4-06	8,170	2,403	388	6,155	1,053	234	1,442	2,042
5-01	8,614	2,153	574	7,035	2,474	137	1,964	2,986
6-01	52,200	10,759	888	42,329	13,193	878	8,455	21,062
6-02	13,907	3,498	700	11,109	3,309	786	2,519	4,252
6-03	11,657	2,660	443	9,440	3,066	175	2,313	4,737
6-04	2,531	503	206	2,234	625	34	544	1,154
6-05	1,509	272	201	1,438	1,019	26	582	1,274
6-06	5,058	1,239	333	4,152	920	36	1,057	1,662
6-07	28,232	6,090	797	22,939	10,445	650	5,558	10,063
6-08	2,819	692	89	2,216	1,050	23	617	1,419
6-09	1,530	494	123	1,159	165	11	269	1,466
7-01	25,344	5,585	745	20,504	10,586	1,556	5,497	10,772
7-02	1,274	276	24	1,022	311	26	205	476
7-04	3,315	958	191	2,548	399	4	695	551
8-01	2,102	627	162	1,637	600	48	442	648
8-02	16,940	4,156	892	13,676	2,888	157	3,443	5,351
8-03	11,060	2,867	645	8,838	1,507	178	2,461	2,614
8-04	5,838	1,330	169	4,677	1,252	34	1,339	1,551
8-05	1,920	585	149	1,484	262	12	369	504
9-01	4,408	1,231	310	3,487	1,169	283	770	1,039
9-02	2,132	656	24	1,500	137	5	290	697
9-03	5,822	1,159	252	4,915	1,283	80	1,229	1,594
10-01	3,006	776	162	2,392	519	51	557	1,118
10-02	2,623	639	173	2,157	647	5	524	789
11-01	854	–	108	962	135	2	159	282
11-02	4,620	–	201	4,821	1,702	93	930	1,734
11-03	5,498	–	220	5,718	1,033	64	966	2,396
11-04	3,705	992	249	2,962	1,066	14	712	959
11-05	1,104	253	48	899	691	275	297	202
11-06	2,266	711	213	1,768	112	1	489	730
11-07	1,703	460	156	1,399	141	17	348	407
12-01	2,726	714	183	2,195	540	5	468	668
12-02	3,735	875	64	2,924	1,152	22	613	1,079
12-03	5,430	1,119	431	4,742	2,072	28	1,156	1,593
12-04	1,510	414	195	1,291	72	9	273	281
14-01	3,331	965	217	2,583	826	57	556	806
14-02	1,630	370	95	1,355	482	25	291	498
16-01	1,926	436	85	1,575	630	–	279	421
17-01	1,530	474	124	1,180	159	24	292	447
17-02	1,487	370	123	1,240	723	273	505	546
17-03	14,345	4,535	415	10,225	2,340	335	1,932	3,337
17-04	2,452	583	150	2,019	686	251	324	768
17-05	1,666	–	61	1,727	464	270	186	515
19-01	1,958	–	6	1,964	652	17	346	989
19-02	12,744	3,083	817	10,478	4,734	1,036	2,541	3,638
	$356,610	$82,865	$15,867	$289,612	$90,912	$8,831	$68,686	$123,573

EXPENDITURE

Administrative and General Expenses	Occupational Health and Safety	Net Expenditure	Provisional Surplus or (Deficit) 1982	Provisional Class Balances From Schedule 3	Provisional Class Balances December 31, 1982
$ 68	$ 24	$ 2,011	$ (198)	$ (69)	$ (267)
86	72	2,277	(377)	(816)	(1,193)
70	6	590	98	225	323
158	59	3,340	(414)	(2,092)	(2,506)
136	46	2,249	261	55	316
106	156	3,905	1,261	(510)	751
74	10	1,839	(109)	81	(28)
612	277	22,160	(4,319)	(3,572)	(7,891)
307	374	7,076	2,230	(715)	1,515
63	88	1,720	942	606	1,548
203	60	4,566	1,589	(1,512)	77
1,021	216	8,524	(1,489)	142	(1,347)
3,258	1,157	46,247	(3,918)	(19,428)	(23,346)
893	125	10,312	797	602	1,399
813	100	10,854	(1,414)	(4,335)	(5,749)
179	42	2,510	(276)	1,000	724
137	18	3,004	(1,566)	741	(825)
370	29	4,002	150	251	401
1,268	336	27,020	(4,081)	(6,659)	(10,740)
120	57	3,240	(1,024)	(1,153)	(2,177)
34	7	1,930	(771)	657	(114)
1,799	55	27,153	(6,649)	(9,496)	(16,145)
104	3	1,073	(51)	(315)	(366)
58	1	1,700	848	(342)	506
82	63	1,787	(150)	695	545
1,003	197	12,725	951	(2,895)	(1,944)
527	177	7,108	1,730	(1,680)	50
320	74	4,502	175	(1,598)	(1,423)
80	30	1,233	251	(499)	(248)
282	81	3,058	429	404	833
72	8	1,199	301	(679)	(378)
407	64	4,497	418	(929)	(511)
322	30	2,495	(103)	(740)	(843)
229	33	2,217	(60)	40	(20)
295	7	876	86	805	891
660	52	4,985	(164)	(671)	(835)
522	91	4,944	774	(1,790)	(1,016)
388	41	3,152	(190)	666	476
96	14	1,025	(126)	(441)	(567)
38	1	1,369	399	458	857
98	5	982	417	882	1,299
418	70	2,159	36	336	372
438	39	3,299	(375)	(1,391)	(1,766)
915	41	5,749	(1,007)	1,764	757
97	27	741	550	1,194	1,744
330	59	2,520	63	227	290
189	28	1,463	(108)	119	11
41	37	1,408	167	116	283
93	100	1,067	113	165	278
85	35	1,621	(381)	(252)	(633)
500	163	7,937	2,288	(1,475)	813
147	46	1,720	299	92	391
74	27	996	731	(82)	649
174	17	2,161	(197)	(869)	(1,066)
955	140	10,972	(494)	1,512	1,018
$21,814	$5,115	$301,269	$(11,657)	$(53,170)	$(64,827)
		Deduct: Reserve for loss on realization of investments			12,079
		OPERATING RESERVE DEFICIT			$(76,906)

Schedule 3

STATEMENT OF TRANSACTIONS IN RESPECT OF PRIOR YEARS BY CLASSES

FOR THE YEAR ENDED DECEMBER 31, 1982 (in thousands of dollars)

		CHARGED TO:			ADJUSTMENTS RESULTING FROM 1982 OPERATIONS			
Class	Claims Costs	Reserves	Estimated Liability for Unfinalled Claims	Total	Assessments	Merit Rebates	Provision for Unfinalled Claims	Net Adjustment
1-01	$ 1,472	$ 425	$ 1,047	$ 1,472	$ (19)	$ (23)	$ 431	$ 389
1-02	1,421	460	961	1,421	(13)	(44)	(527)	(584)
2-01	184	34	150	184	(10)	–	192	182
3-01	1,429	133	1,296	1,429	16	29	57	102
3-02	1,578	498	1,080	1,578	44	(69)	816	791
4-01	910	110	800	910	(42)	(27)	(919)	(988)
4-02	563	87	476	563	35	(61)	(16)	(42)
4-03	9,484	1,183	8,301	9,484	96	324	1,003	1,423
4-04	2,840	874	1,966	2,840	744	(324)	280	700
4-05	285	126	159	285	(40)	–	(86)	(126)
4-06	2,625	546	2,079	2,625	(32)	33	962	963
5-01	4,926	2,137	2,789	4,926	(204)	59	130	(15)
6-01	20,334	7,779	12,555	20,334	(259)	(567)	2,289	1,463
6-02	5,614	2,665	2,949	5,614	(259)	103	2,943	2,787
6-03	6,318	1,555	4,763	6,318	(26)	144	(1,323)	(1,205)
6-04	1,630	789	841	1,630	(36)	14	371	349
6-05	1,312	294	1,018	1,312	75	(1)	(328)	(254)
6-06	1,841	498	1,343	1,841	–	41	102	143
6-07	11,101	3,124	7,977	11,101	(251)	80	1,795	1,624
6-08	2,035	488	1,547	2,035	(27)	10	(238)	(255)
6-09	444	126	318	444	(2)	4	188	190
7-01	11,777	3,265	8,512	11,777	(377)	118	(135)	(394)
7-02	430	122	308	430	–	(25)	134	109
7-04	930	115	815	930	42	88	(122)	8
8-01	926	527	399	926	5	(4)	394	395
8-02	5,800	1,956	3,844	5,800	(102)	16	6	(80)
8-03	3,752	1,339	2,413	3,752	100	12	221	333
8-04	2,421	633	1,788	2,421	52	(42)	1,327	1,337
8-05	1,042	387	655	1,042	(1)	2	(459)	(458)
9-01	1,064	305	759	1,064	(135)	30	179	74
9-02	471	74	397	471	5	31	447	483
9-03	2,475	1,027	1,448	2,475	4	(335)	513	182
10-01	1,076	490	586	1,076	–	13	(264)	(251)
10-02	1,640	830	810	1,640	(24)	32	(59)	(51)
11-01	277	170	107	277	2	–	75	77
11-02	2,207	1,152	1,055	2,207	43	–	88	131
11-03	3,554	2,208	1,346	3,554	(352)	–	677	325
11-04	1,512	769	743	1,512	4	17	80	101
11-05	550	153	397	550	21	6	(123)	(96)
11-06	685	117	568	685	86	(7)	(55)	24
11-07	471	212	259	471	1	8	286	295
12-01	352	260	92	352	8	(4)	136	140
12-02	1,488	688	800	1,488	(45)	26	380	361
12-03	1,900	789	1,111	1,900	26	26	339	391
12-04	394	309	85	394	12	–	30	42
14-01	2,693	1,611	1,082	2,693	(5)	(106)	(220)	(331)
14-02	1,054	794	260	1,054	(12)	(5)	100	83
16-01	520	398	122	520	(24)	(32)	176	120
17-01	454	321	133	454	(3)	(1)	(50)	(54)
17-02	1,102	247	855	1,102	(16)	–	(371)	(387)
17-03	4,325	1,977	2,348	4,325	50	(446)	1,175	779
17-04	948	493	455	948	(2)	(30)	59	27
17-05	336	190	146	336	–	–	275	275
19-01	1,113	330	783	1,113	(54)	–	452	398
19-02	4,873	1,466	3,407	4,873	83	84	872	1,039
	$142,958	$49,655	$93,303	$142,958	$(818)	$(803)	$14,685	$13,064

Provisional Class Balances January 1, 1982	Apportionment of Provisional Class Balances	Provisional Class Balances Carried to Schedule 2
$ (458)	$	$ (69)
(232)		(816)
43		225
(2,194)		(2,092)
(736)		55
478		(510)
123		81
(4,995)		(3,572)
(1,415)		(715)
732		606
(2,475)		(1,512)
157		142
(20,891)		(19,428)
(2,185)		602
(3,130)		(4,335)
651		1,000
995		741
108		251
(8,283)		(6,659)
(898)		(1,153)
467		657
(9,102)		(9,496)
(424)		(315)
(350)		(342)
300		695
(2,815)		(2,895)
(2,013)		(1,680)
(2,935)		(1,598)
(41)		(499)
330		404
(1,162)		(679)
(1,111)		(929)
(489)		(740)
91		40
728		805
(802)		(671)
(2,115)		(1,790)
565		666
(345)		(441)
434		458
587		882
196		336
(1,752)		(1,391)
1,373		1,764
952	200	1,194
558		227
36		119
(4)		116
219		165
135		(252)
(2,254)		(1,475)
65		92
(357)		(82)
(1,267)		(869)
673	(200)	1,512
$(66,234)	$ –	$ (53,170)

Schedule 4

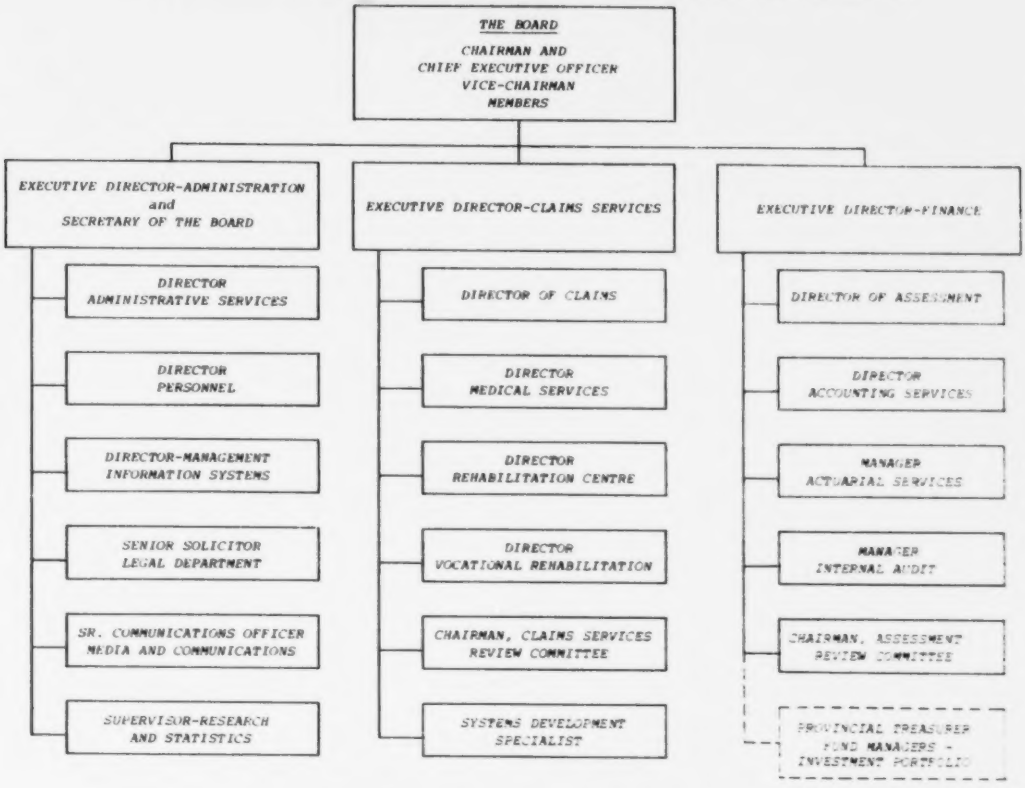
ESTIMATED ASSESSABLE PAYROLLS

FOR THE YEAR ENDED DECEMBER 31, 1982

(in thousands of dollars)

CLASS	1982	1981
1-01	$ 18,844	$ 16,154
1-02	102,599	65,473
2-01	10,076	8,533
3-01	26,962	26,897
3-02	50,383	51,751
4-01	838,377	551,610
4-02	59,841	51,628
4-03	268,833	273,033
4-04	805,684	532,275
4-05	241,245	158,633
4-06	169,654	150,104
5-01	612,088	560,292
6-01	1,270,745	1,048,818
6-02	481,412	429,565
6-03	267,503	245,885
6-04	55,252	59,700
6-05	30,150	32,096
6-06	219,911	202,048
6-07	571,383	562,223
6-08	30,503	28,033
6-09	16,989	11,551
7-01	418,097	414,587
7-02	70,305	56,543
7-04	97,969	80,702
8-01	43,801	41,729
8-02	406,392	386,709
8-03	258,117	270,251
8-04	118,567	137,791
8-05	37,283	31,720
9-01	199,487	165,638
9-02	53,185	33,989
9-03	115,242	107,981
10-01	245,014	212,832
10-02	114,632	103,625
11-01	282,093	241,698
11-02	703,355	651,695
11-03	608,909	532,863
11-04	280,708	229,163
11-05	52,812	56,045
11-06	49,775	42,057
11-07	48,068	38,392
12-01	671,995	513,819
12-02	242,639	196,566
12-03	595,463	558,713
12-04	296,802	208,026
14-01	736,500	537,723
14-02	159,298	132,560
16-01	128,421	85,885
17-01	67,987	54,908
17-02	79,230	115,033
17-03	896,591	575,056
17-04	376,898	227,209
17-05	476,023	288,463
19-01	90,958	77,745
19-02	640,840	560,064
	$15,811,501	$13,034,082

THE WORKERS' COMPENSATION BOARD — ORGANIZATIONAL CHART



CURRENT PUBLICATIONS AVAILABLE

Name of Publication	Reference Number
Claims Decisions And Appeals	C-365
Classification of Industries and Provisional Assessment Rates	
General Regulations	
Information For Employers	G-009
Information For Patients	RC ADM-004
Miracle or Method	
Reduce Your Hiring and Training Costs	
Returning to Work After Your Accident	VR-032
Voluntary Accounts	A-464
Workers' Compensation Act	
Your Questions About Compensation Benefits Answered	C-309
Posters	
In All Cases Of Injury	C-363

NOTES